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ABSTRACT

Designed to provide a two-year core curriculum for general cooperative programs on the secondary level, this manual contains guidelines for instruction in cooperative education which can also be applied to cooperative programs in specialized areas such as business, home economics, agriculture, and distributive education. While the format is primarily intended for group instruction, it can be adapted to an individualized approach. Eleven areas of instruction are included as follow: (1) orientation; (2) health and safety; (3) human relations; (4) communications; (5) managing resources; (6) legal aspects of employment; (7) labor unions; (8) economics; (9) career planning; (10) preemployment, such as job applications and interviews; and (11) basic skills such as arithmetic, vocabulary development, and library use. Each section is divided into one or more units which generally follow the same organization: objectives stated as desired student competencies; suggested activities; transparency masters; information sheets and student copies of transparencies; assignment sheets; tests; and answers to tests and assignments. The introduction provides an extensive list of suggested teaching methods to vary classroom instruction and keep the student's attention. (ELG)

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GROUP INSTRUCTION FOR COOPERATIVE PROGRAMS

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FOREWORD

This publication is designed to provide a guideline for group instruction in cooperative programs over a two year period. It contains the competencies which are needed by all students in cooperative programs. General cooperative programs, such as Interdisciplinary Cooperative Education, will use this guide as their basic core curriculum. Cooperative programs in Business and Office, Home Economics, Agriculture, and Distributive Education will use these materials in conjunction with the specific skills taught in the classroom and to supplement existing core curriculums for their areas. In other words, the overall purpose of this curriculum guide is to improve instruction in all cooperative programs. It should also be noted that, while this manual is designed primarily for group instruction, teachers will find it relatively easy to adapt the units for individualized instruction if that method of teaching is desired.

Appreciation is expressed to the many individuals who helped in the development of this publication. It is believed that teaching can be more effective with proper use of this curriculum guide.

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USE OF THIS PUBLICATION

I. Terminology

A. Unit objective--General outcome desired after the completion of the unit

B. Specific objective--Step to reach the unit objective

(NOTE: Studies have shown that students learn more when specific behavioral objectives are used.)

C. Instructional materials section--List of the contents contained in each unit

D. Unit of instruction--Lesson plans for several days

II. Color code

A. White--Objectives, suggested activities, transparency masters

B. Green--Information sheets, student copies of transparencies

C. Tan--Assignment sheets

D. Blue--Job sheets

E. Yellow--Tests

F. Pink--Answers to tests, answers to assignment sheets

III. Page numbering system

Each section is denoted by a letter. For example, "Orientation" is Section A and "Health and Safety" is Section B. The units within each section are then numbered consecutively. An example of a page number is Co-op - 1-A. This shows that this is the first page of Section A in the cooperative education curriculum guide.

IV. Meaning of performance terms used in objectives

A. Name, list, select from a list--To memorize or to give total or partial recall

(NOTE: There is some cognitive knowledge which is necessary in order to communicate in the business world and which is best learned by memorization.)

B. Identify--Used with a picture or transparency to learn association, to label parts, or to point to parts

C. State a rule--To give a formula

D. Apply a rule--To work a formula that has been provided; used for problem solving and will often have a corresponding assignment sheet which provides appropriate practice

E. Describe--Requires the student to think and organize his/her thoughts about all the information related to the objective

F. Distinguish--Requires the student to classify two or more things

G. Arrange in order--Used when sequence of steps is important

H. Construct--Used when the finished product or results is important

I. Demonstrate--Used when it is desirable to watch the student perform a task; one of the highest levels of student performance

V. Methods of disseminating material

A. Material may be given out a unit or page at a time to keep the material always new for the students. Some teacher-coordinators ask students to furnish three-ring binders for the units while studying a particular unit. This is more convenient for taking the material home to study. The units are then placed in the larger binders upon completion of the unit. The large binders may be purchased at cost from the CIMC. Some teacher-coordinators have stored the materials by units in filing cabinets or stored them by units in labeled binders, once again available from the CIMC.

B. All the units may be given out at once if desired.

C. Student materials should be provided for each student for best results. They may be purchased in-state for less than a teacher-coordinator can reproduce the materials, especially when the teacher-coordinator's time is considered. Student materials contain everything but test answers, answers to assignment sheets, and suggested activities. The students should be allowed to take the materials home at the end of the year.

VI. Preparing to teach

A. Read suggested activities in advance of teaching the units so supplemental materials can be obtained, audio-visuals prepared, and outside resources contacted.

B. Supplement the objectives by supplying the "why," personal experiences, and current information from newspapers and magazines, such as *Chain Store Age, Progressive Grocer, Food Service Marketing, Advertising Age,* and *Display World.*

C. Prepare for each unit by deciding how each objective can best be taught.

D. Allow students or teacher's aides to prepare teaching materials. For example, students may prepare mobiles, crossword puzzles, and word-a-grams. Students better accept things they have been involved in preparing and planning.

E. Divide the class into groups and have each group prepare a different technique for presenting assigned objectives. For example, one group may prepare mobiles and another group prepare word-a-grams. Rotate the methods among the groups. Learning will take place as they prepare teaching instruments for the rest of the class to use.

VII. Teaching methods

(NOTE: It is a challenge to keep students motivated when teaching cognitive knowledge. Use these examples as a stimulus for ideas or use them as a checklist to keep from getting in a rut and using only the lecture method. It is recommended that at least two different teaching methods be used per hour since the average attention span is twenty minutes. This curriculum allows teacher-coordinators to manage the classroom better and to wisely use their preparation time to develop motivational and teaching techniques.)

A. Video-tape guest speakers, field trips, sales demonstrations, job interviews, and role playing.

B. Use positive rewards. Each day greet students individually by name and with a smile. Use words of praise more often than words of criticism.

C. Have students with additional experience help those students who miss objectives on the pretest or posttest.

D. Keep objectives before students by using a variety of colorful methods. For example, students may write objectives on construction paper and hang them on a clothesline.

E. Place objectives on parts of a puzzle which have been cut from poster board.

F. Write objectives on pieces of construction paper which are removed from a poster board to reveal a collage or pictures of examples of the subject matter discussed.

G. Write answers to the objectives in the students' own words on the opposite side of the construction paper used. Students should then be responsible for beginning the class discussion as they display their assigned objectives on the clothesline, puzzle part, or poster.

H. Have students prepare crossword puzzles using terms, lists, and concepts found in the unit and then exchange the puzzles with other class members. This is a good way to review a unit, introduce a unit, or stimulate discussion while covering the information.

I. Prepare word-a-grams with terms hidden in a grid containing many different letters. Students are given the definitions and then must know the terms in order to find the terms hidden inside the grid.

(NOTE: A grid which may be duplicated and used as a guideline for preparing crossword puzzles and word-a-grams has been provided at the end of this section.)

J. Make telephone code puzzles using terms, lists, and concepts found in the unit. Spell the words using corresponding numbers on the telephone dial. For example, "cat" could be coded 118. Students then decode the terms.

K. Have students unscramble letters of words which have been mixed up. This is another excellent method of presenting terms, lists, and key words.

L. Use TV game shows to motivate students. Television-related games may be used as a review at the end of a discussion period, lecture, or textbook assignment. The teacher-coordinator may change game rules to fit the size of the teams.

(NOTE: It has been proven that teaching methods which involve more of the senses increase learning through association.)

1. Play "Password" by dividing the class into teams and rotating the turns among the team members. One word synonymous clues are given for the terms and concepts which have been written on slips of paper. The teacher-coordinator may devise a scoring system. The students will often play these games by themselves when they have a few minutes left during a period.

   (NOTE: Grades will often improve, too!)

2. Play "Jeopardy" by having students select categories and questions within the categories with values between 10 and 100 points.

3. Play "Concentration" by matching two terms and defining the terms to gain team points. The terms may be placed on a peg board or bulletin board. Terms may be taken from the terms and definitions in the unit, the listing objectives, or key words taken from broader concepts. The terms may be written on 3 x 5 index cards or colorful paper. Students will "help" one another, but that's alright as long as learning is taking place.

4. Play "Hollywood Squares" by having a panel of students answer questions and bluff answers they do not know. Two players may gain boxes on a tic-tac-toe board, which is placed on the chalkboard or transparency master, by agreeing or disagreeing with the panel's answers and bluffs.

M. Play sports games, such as football, baseball, or track. Bases and fields may be drawn and placed on bulletin boards. Tie this method of asking review questions in with local sporting events which are of interest to students. For example, the players or tokens may be made using school colors and opposing team colors.

N. Play "Bingo" by having students place terms in any of the boxes on the "Bingo" card that the student desires as the class discussion is taking place. During the review, the terms are marked out as the teacher-coordinator gives clues and the students recognize the terms from clues. The "Bingo" card may be any size, such as four squares tall and four squares wide or five squares tall and five squares wide.

O. Decorate the room. Have students make bulletin boards or place posters on walls and doors.

(NOTE: Bulletin boards may double as game boards for "Monopoly" types of review games where students role dice, move around the board, and answer questions about the squares on which they land.)

P. Make transparencies.

Q. Invite guest speakers.

R. Use role playing.

S. Act out terms by playing Charades.

T. Have students answer questions by repeating all previous answers given beforehand as well as their answers. Learning takes place through repetition.

U. Make a stick figure on a hangman's noose by adding a part to the stick figure each time the student gives an incorrect response. This can be used to review questions. When the stick figure is complete, the student is "out."

V. Use the "Who Do You Trust?" questioning technique where a student may answer questions or call on someone else to answer for him/her.

(NOTE: Very similar to this technique is to have an auction for students to bid on questions they can answer.)

W. Answer roll call by giving answers to questions.

X. Write questions, role-playing scenes, and personal problems on slips of paper. Have students select the situations from a can or box. The student then acts out the role-playing situation or begins the class discussion. This is great for using peer group pressure in a positive way.

Y. Arrange field trips for small groups with related interests.

Z. Let "Concentration" board cards and "Password" cards double as flash cards. Advanced students may use flash cards to help other students learn an objective or to catch up with the rest of the class after being absent.

AA. Have students make mobiles from clothes hangers and construction paper with pertinent information placed on the different parts to decorate the room and introduce a unit.

BB. Use job sheets only after a demonstration by the teacher-coordinator. Students may be rotated through these activities if equipment or time does not allow students to complete these activities all at one time.

CC. Use lots of flannel boards, flip charts, and posters as well as the chalkboard to add visuals to lectures.

(NOTE: Write neatly and don't turn your back to the class when talking about visuals.)

VIII. Curriculum and coordination duties

Information sheets may be used for coordination activities and advisory committee conferences.

IX. Curriculum and student recruiting

The job interview unit should be reviewed in the spring as students graduate. Perhaps a seminar could be prepared for all graduating seniors and/or as a requirement for all new students entering the program. This is an excellent service and student recruiting device.

X. Taking notes

Space is provided in the margins for students and teachers to add notes that supplement, localize, and personalize each unit.

XI. References

References usually are found on the state adopted textbook list. They should be used by the teacher-coordinator to supplement his/her knowledge of the subject area or to help students with a particular interest or occupational objective in the area covered.

XII. Testing and evaluation

A. Tests may be written or oral.

B. It is recommended that the tests provided in each unit be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered in class.

C. If objectives have been added, deleted, or changed be sure to make the changes on the test.

D. Copies of the test may be used as study guides or open-book assignments prior to the actual testing.

E. Objective sheet or unit test may be used for a quick pretest. If the students already know the information covered by an objective, that objective may be skipped and not tested on any further. If only a few students do not know an objective, the students with broader experience may help catch those students up with the rest of the class without spending class time on that objective.

F. A selection of questions from the units covered may be used for final tests at the end of each term if desired.

G. The acceptable response on a unit test, eighty-five percent in most units, may be raised or lowered to fit the topic or students' ability levels. For example, it may be desirable for students to score 100% on units dealing with safety and handling money. The percentage applies to the overall score, not to each individual question. Also, the test scores should be used along with the teacher-coordinator's observation of the students demonstrating the desired skills for the final unit grade.

H. Assignment sheets may be graded if desired, but most teacher-coordinators use a "pass-fail" or "completed-not completed" system.

I. Progress charts of quantity of work are permissable.

J. Weigh each question according to its difficulty and importance.

(NOTE: The test doesn't have to be a 100 point test.)

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ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to list the advantages of and adjustments to a cooperative type program, complete the recommended forms, and list local rules, regulations, and grading criteria. This knowledge will be evidenced through completion of the assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with orientation procedures to the correct definitions.
2. List advantages of a cooperative program to the student.
3. List adjustments which a student must make upon enrolling in a cooperative program.
4. Match forms to be completed in a cooperative program to the correct descriptions of each.
5. List the benefits received from social security.
6. List the grading criteria used in this cooperative program.
7. List the rules and regulations in this cooperative program pertaining to the following categories: attendance, dress codes, discipline, and others.
8. Select from a list things which a new employee should do the first few weeks on the job.

ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

   B. Provide student with objective and information sheets.

   C. Make transparencies.

   D. Discuss unit and specific objectives and information sheet.

   E. Prepare a flannel board or flip chart to discuss the terms and definitions.

   F. Have former students speak to the class on advantages of the program.

   G. Practice completing the job record form.

   (NOTE: The forms included in this unit are optional in some divisions. You may need to substitute the forms in this unit with those you use in your program.)

   H. Have a guest speaker from the social security office and/or provide literature available from the social security office.

   I. Prepare a handout on rules, regulations, and grading criteria to be used in the student's copy of the curriculum guide.

   J. Contact the Department of Labor for information on Federal Wage and Hour Law.

   K. Give test.

   L. Reteach if necessary.

   M. Test again until minimum standard is reached.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment Sheet #1--Complete a Job Record Sheet

   D. Answers to Assignment Sheet #1

   E. Test

   F. Answers to test

III. Unit reference--Nelson, Frank W. *Distributive Education II: Course of Study.* Stillwater: Oklahoma State Department of Vocational and Technical Education/ Curriculum and Instructional Materials Center, 1976.

ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

INFORMATION SHEET

I. Terms and definitions

  A. Vocational education--Courses which specifically help a person prepare for a career (Transparency 1)

  B. Cooperative vocational education program--Instructional program in which students receive school credit for on-the-job training

  Examples: ICE, VAOT, HERO, COE, and DE

  C. Training station--Business which cooperates with the school to provide training and learning experiences for students enrolled in cooperative vocational education programs

  D. Training station sponsor--Employer or supervisor responsible for training and evaluating students enrolled in cooperative vocational programs

  E. Occupational objective--Goal for a possible future career

  F. Group instruction--General classroom instruction needed by almost everyone in the class

  G. Individual instruction--Instruction related directly to a student's occupational objective and/or on-the-job training

  H. Federal Wage and Hour Law--Provides for minimum wage rate, overtime standards, number of hours worked, age restrictions, and hazardous occupation regulations

  (NOTE: This law is sometimes known as the Fair Labor Standards Act.)

II. Advantages of a cooperative program to the student

  A. Graduates with a starting advantage on jobs and/or further training after completing the program

  B. Gains references for future jobs

  C. Receives school credit and earns money while learning

  D. Learns to accept supervision and to work with other people

  E. Develops leadership and organizational skills through the student organization

INFORMATION SHEET

F. Can relate classroom instruction to experiences on the job

G. Learns what he/she wants and does not want in selecting a career

H. Receives guidance on problems before the problems become areas of great concern

III. Adjustments which a student must make upon enrolling in a cooperative program

A. Might limit some participation in school and social activities

B. Might have to work over holidays, at nights, and on weekends

C. Provides own transportation to work

D. Budgets her/his time

E. Adjusts class schedule

IV. Forms to be completed in a cooperative program (Assignment Sheet #1)

(NOTE: The following forms are intended to assist the student and may not be required in your program.)

A. Memorandum of understanding--Form signed by the student, parent, employer, and teacher to document that each person involved in a cooperative program understands his/her responsibilities

(NOTE: This is not a legally binding contract.)

Example: See the following page

B. Job record sheet--Form used to keep a record of hours worked, pay received, and duties performed (Assignment Sheet #1)

C. Employment certificate--Form issued by a designated official in order for a business to legally hire someone under 18 years of age

(NOTE: This is sometimes called a *work permit*. It must be obtained by anyone under 18 regardless of whether or not she/he is in school at the time. The only exception is when a student is working for her/his parents. It must be obtained after securing every new job. The student must furnish proof of age, such as a birth certificate or driver's license, when application is made.)

D. Licenses and health certificates--Forms required by specific occupations

(NOTE: Be sure to check with your teacher-coordinator and employer.)

Example: People who handle food must have a health certificate

Co-op - 7-A

STATE DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TYPE OF COOPERATIVE PROGRAM: ☐ COE ☐ DE ☐ HERO ☐ ICE ☐ VAOT

TRAINING STATION ______________________ DATE ____________

ADDRESS ______________________ TELEPHONE NO. ____________

STUDENT TRAINEE ______________________ DATE OF BIRTH ____________

GRADE ________ WORK HOURS ______________________

OCCUPATIONAL OBJECTIVE ____________ TRAINING PERIOD ____________ MOS. OR WKS.

DEPARTMENT IN WHICH EMPLOYED ____________ TRAINING SPONSOR ____________

PARENT OR GUARDIAN ____________ TELEPHONE, RES. ________ BUSINESS ________

ADDRESS: RESIDENCE ____________ BUSINESS ____________

MEMORANDUM OF TRAINING PLAN

1. The cooperating firms will employ the student learners on a part-time basis and provide training which will help them realize their occupational objective.
2. The school will provide organized vocational and related courses of study which will meet the needs of the student trainees.
3. The cooperating firm will assist the coordinators by giving pertinent information which will assure the successful progress of the student trainees.
4. The cooperative training programs will extend over a period of ________ months or ________ weeks.
5. The student trainees in order to receive high school credits which will apply toward their graduation must be employed an average of ten to fifteen (10 to 15) hours per week for a minimum of thirty (30) weeks and meet the requirements of the schools as to class work.
6. The parents (or guardians) will be responsible for the personal conduct of the student trainees while participating in the cooperative program.
7. The parents (or guardians) will assume full responsibility for any action or happenings pertaining to the student trainees from the time they leave school until they report to their training position.
8. The parents (or guardians) and student trainees understand that the cooperative part-time programs are organized and maintained primarily for high school students, (juniors and seniors 16 years of age or over) to secure training that will better fit them as potential full-time employees.
9. The schedule of compensation shall be mutually agreed upon by the cooperating training firms and the student trainees.
10. The student trainees agree to abide by all rules and regulations set forth by the coordinators and employers.
11. The coordinators and employers will work closely together on all problems concerning the mutual welfare of all parties concerned and especially for the successful progress of the student trainees.
12. The coordinators will at regular intervals observe the student trainees while at work and check with the training sponsors in order to assure successful occupational progress.

We the undersigned, indicate by the affixing of our signatures that we have read and understand the purpose and intent of this "Memorandum of Training Plan."

By: ______________________ ______________________
Employer Coordinator

______________________ ______________________
Parent or Guardian Student

NOTE: This is a Memorandum of Training Plan, not a contract. It will be considered complete when the coordinator has outlined on the back the course of study and the schedule of processes which will be followed in training the student trainee. Complete in triplicate - White copy to training station sponsor, Green copy in coordinator's files, and yellow copy to student's parents or guardians.

INFORMATION SHEET

V. Benefits received from social security (Transparency 2)

(NOTE: Everyone must have a social security card before being employed. Applications may be obtained from the post office or social security office. It is interesting to note that your employer pays an equal amount of social security for your benefits. For instance, if you pay $6.00 a month for social security, your employer is also paying $6.00 a month for your social security benefits.)

A. Retirement pay

B. Survivors' and dependents' benefits

Example: If your father dies, your mother could receive monthly payments for herself and each child (until the child marries, stops her/his education, or becomes 23 years old)

C. Disability benefits

Example: If a person has had a long, severe disability, the person may collect disability benefits

D. Hospital insurance

(NOTE: Medicare is a term for a combination of the automatic hospital insurance and a medical insurance for which persons over 65 may sign up. The federal government pays half of the premiums for the additional medical insurance.)

VI. Grading criteria

(NOTE: This objective is to be completed by the teacher-coordinator.)

Example: See the following page

A. Classroom

Co-op - 9-A

37-005-S

PERSONAL RATING CHART

FOR COOPERATIVE EDUCATION
STUDENT TRAINEES

TYPE OF COOPERATIVE PROGRAM: ☐COE ☐DE ☐HERO ☐ICE ☐VAOT

Student's Name

Date Grade Period Semester

Training Station

Student-trainee's Sponsor

In rating this student, please check ( ) the column that is the most applicable after each trait listed.

AFFIRMATIVE TRAITS

COOPERATION

	High Degree	Medium Degree	Low Degree
Shows sincerity and interest	☐	☐	☐
Observes rules			
Cooperates naturally and willingly	☐	☐	☐
Works harmoniously with employer or supervisor	☐	☐	☐
Works harmoniously with other employees	☐	☐	☐

DEPENDABILITY

Sticks to the job through difficulties	☐	☐	☐
Assumes responsibility	☐	☐	☐
Gets to work on time	☐	☐	☐
Returns from lunch or relief on time			
Does a dependable job, though supervisor not at hand	☐	☐	☐

MANNERS AND APPEARANCE

Wears clean, neat clothes	☐	☐	☐
Wears appropriate clothes for job	☐	☐	☐
Shows courtesy to customers	☐	☐	☐
Shows consideration for other employees	☐	☐	☐

	High Degree	Medium Degree	Low Degree
Speaks in a refined voice	☐	☐	☐
Maintains poise	☐	☐	☐

QUALITY OF WORK

Shows skill and accuracy	☐	☐	☐

ATTITUDES

Indicates enthusiasm for work	☐	☐	☐
Asks for constructive criticism and help	☐	☐	☐
Welcomes suggestions wholeheartedly	☐	☐	☐
Feels that it is important to do a job well	☐	☐	☐
Shows loyalty to firm	☐	☐	☐
Maintains cheerful disposition	☐	☐	☐

INDUSTRY AND INITIATIVE

Takes pride in completing job	☐	☐	☐
Works continuously	☐	☐	☐

NEGATIVE TRAITS

- Headstrong ☐
- Talks too much ☐
- Talks too loudly ☐
- Requires tact in handling ☐
- Alibis ☐
- Indifferent to work ☐
- Has to be told things to do ☐
- Wastes time while on the job ☐
- Chews gum ☐
- Complains about not feeling well ☐
- Talks about personal life ☐

Remarks:

Signature of person making evaluation

INFORMATION SHEET

B. On-the-job

VII. Rules and regulations

(NOTE: This objective is to be completed by the teacher-coordinator.)

A. Attendance

1. At school

INFORMATION SHEET

2. On-the-job

B. Dress codes

INFORMATION SHEET

C. Discipline

D. Other

VIII. Things employee should do the first few weeks on the job

A. Refer to supervisors and older co-workers as Mr., Mrs., Miss, or Ms. until instructed differently

(NOTE: When uncertain about how friendly you should be at first, a good rule of thumb is to be slightly more formal than overly friendly.)

B. Ask the supervisor about lunch and/or dinner breaks if they are due

(NOTE: This is important so that all employees can maintain their regular schedules.)

C. Do not ask about coffee break times as the supervisor might think you are more interested in time off than in working

INFORMATION SHEET

D. Ask questions if instructions, policies, and salary information are not clear

E. Repeat instructions to the person relaying information to make sure the information was understood correctly

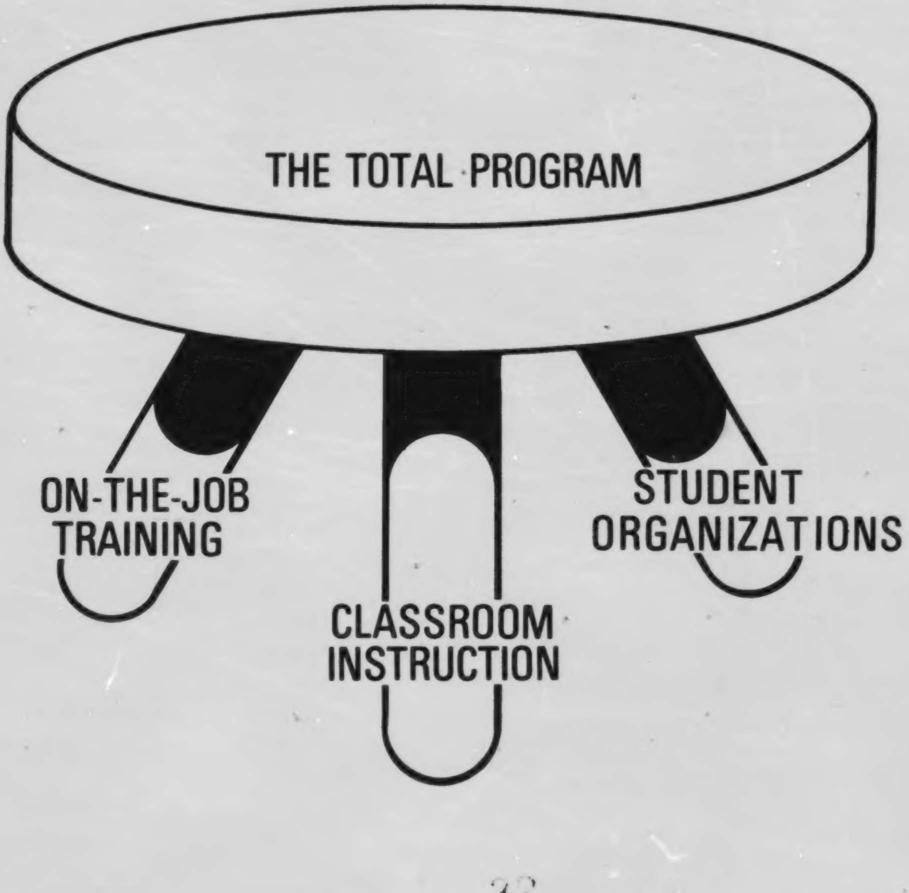
Example: "Let's see if I understood everything correctly, Mrs. Boss. I am to clean all the floors except inside the lines drawn around the dangerous machinery. Is that correct?"

F. Write down information that is hard to remember

G. Ask "Did I answer your questions?" when giving information to other people

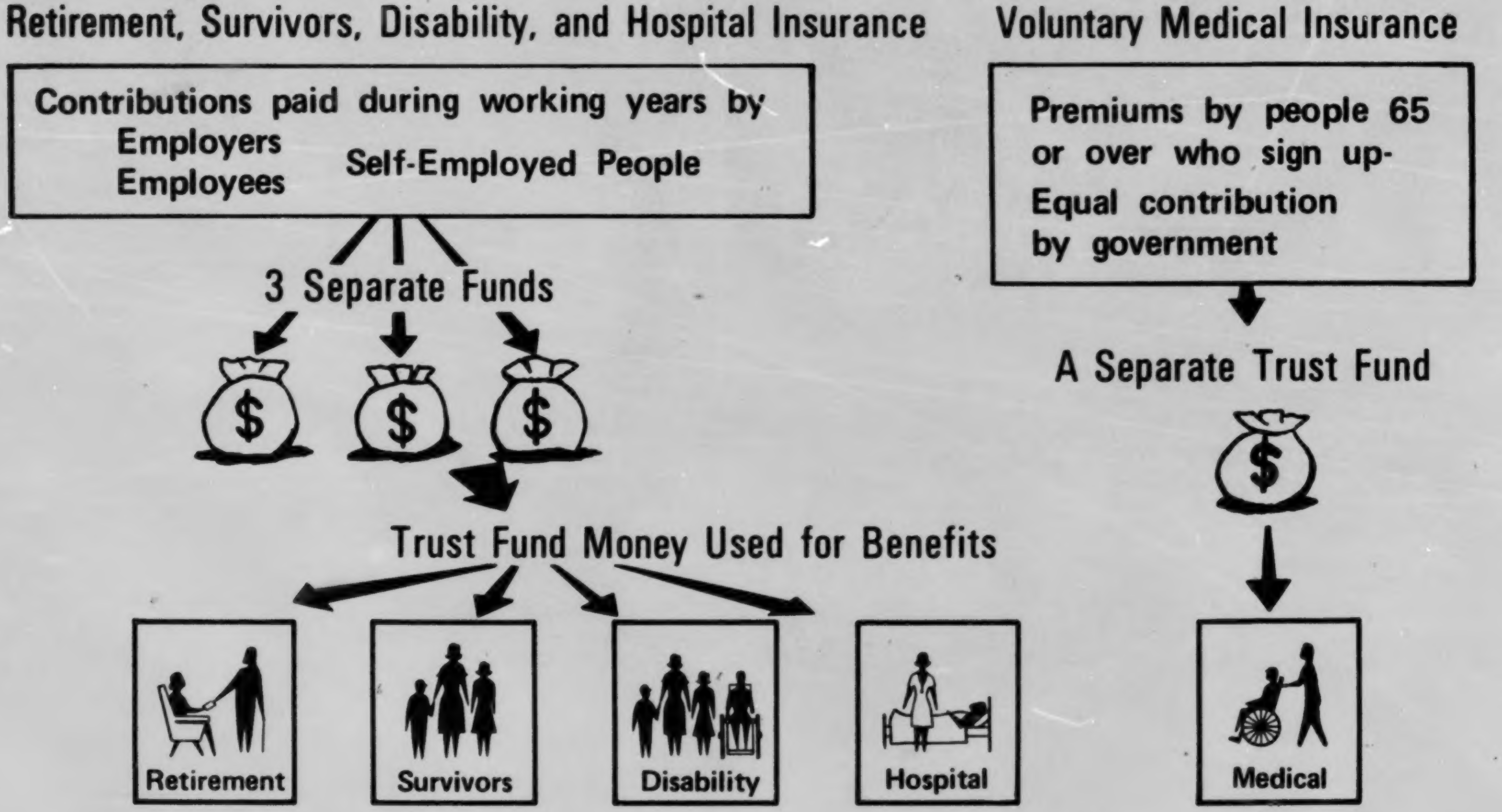
Vocational Education : A Three-Legged Stool

Each Leg Is Needed To Make It Stand


THE TOTAL PROGRAM
ON-THE-JOB TRAINING
STUDENT ORGANIZATIONS
CLASSROOM INSTRUCTION

SOCIAL SECURITY

Where the Money Comes From, Where the Money Goes



Retirement, Survivors, Disability, and Hospital Insurance

Contributions paid during working years by
Employers
Employees
Self-Employed People

3 Separate Funds

Trust Fund Money Used for Benefits

Retirement
Survivors
Disability
Hospital

Voluntary Medical Insurance

Premiums by people 65 or over who sign up-
Equal contribution by government

A Separate Trust Fund

Medical

ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

ASSIGNMENT SHEET #1--COMPLETE A JOB RECORD SHEET

Complete the following job record sheet using the information below.

John Doe works at Murphy's Sales and Service repairing small engines and sometimes working on the sales floor. John works twenty-three hours a week, including Saturday. The business is not open on Sundays. He began working the first week of school, the first day of September. John makes $3.00 an hour.

The following are the duties performed and the time spent doing those duties:

1. First week
    a. Monday
        1) Handled stock work on a new delivery - 2 1/2 hours
        2) Housekeeping - 1/2 hour
    b. Tuesday
        1) Repaired lawn mower - 1 hour
        2) Ordered parts - 1 hour
        3) Built display - 1/2 hour
        4) Housekeeping - 1/2 hour
    c. Wednesday--Repaired lawn mowers - 3 hours
    d. Thursday
        1) Ordered parts - 1 hour
        2) Bookkeeping duties - 1 hour
        3) Handled stock on small delivery - 1/2 hour
        4) Housekeeping - 1/2 hour
    e. Friday
        1) Worked on sales floor - 1 hour
        2) Made some deliveries - 1 hour
        3) Installed a garbage disposal - 1 hour

ASSIGNMENT SHEET #1

- f. Saturday
    - 1) Selling - 4 hours
    - 2) Delivery - 3 hours
    - 3) Bookkeeping - 1/2 hour
    - 4) Housekeeping - 1/2 hour

2. Second week
    - a. Monday
        - 1) Delivery - 3 hours
        - 2) Operating calculator - 1/2 hour
    - b. Tuesday
        - 1) Housekeeping - 1/2 hour
        - 2) Delivery - 1/2 hour
        - 3) Installation - 2 hours
    - c. Wednesday
        - 1) Repaired refrigeration unit - 2 1/2 hours
        - 2) Housekeeping - 1/2 hour
    - d. Thursday
        - 1) Stocking - 1 1/2 hours
        - 2) Display - 1 hour
        - 3) Housekeeping - 1/2 hour
    - e. Friday
        - 1) Stocking - 2 1/2 hours
        - 2) Housekeeping - 1/2 hour
    - f. Saturday
        - 1) Selling - 7 1/2 hours
        - 2) Housekeeping - 1/2 hour

ASSIGNMENT SHEET #1

3. Third week
   - a. Monday
     - 1) Installed heating unit - 2 1/2 hours
     - 2) Housekeeping - 1/2 hour
   - b. Tuesday
     - 1) Delivery - 2 1/2 hours
     - 2) Housekeeping - 1/2 hour
   - c. Wednesday
     - 1) Repaired dishwasher - 2 1/2 hours
     - 2) Housekeeping - 1/2 hour
   - d. Thursday
     - 1) Delivery - 2 hours
     - 2) Ordering - 2 hours
     - 3) Display - 1/2 hour
     - 4) Housekeeping - 1/2 hour
   - e. Friday
     - 1) Housekeeping - 1/2 hour
     - 2) Bookkeeping - 2 hours
     - 3) Stocking - 1/2 hour
   - f. Saturday
     - 1) Selling - 7 1/2 hours
     - 2) Housekeeping - 1/2 hour

Co-op - 23-A

STATE DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TRAINING PROGRAM

JOB RECORD

TYPE OF COOPERATIVE PROGRAM: ☐ COE ☐ DE ☐ HERO ☐ ICE ☐ VAOT

NAME ______________________ TRAINING STATION ______________________

TYPE OF TRAINING ______________________ WEEK ____________ (1st, 2nd etc.) DATE ____________

JOB EXPERIENCE	M	T	W	Th	F	S	S	Weeks Hours Per Job	Accumulated Hours Per Job	Total Hours Per Job

SALARY PER HOUR FOR WEEK $__________ TOTAL HOURS FOR WEEK ______________

TOTAL ACCUMULATED HOURS (ALL JOBS) ______________

SALARY PER WEEK---------------$ __________ (Include withholdings, bonus and also commission)

ACCUMULATED SALARY-------$ __________

TOTAL SALARY TO DATE------$ __________

NOTE: In the squares following each job experience complete the time as follows: Ex. - 1 1/4; 1 1/2; 1 3/4

[illegible]AMPLE ONLY - To be prepared by each teacher-coordinator

Co-op - 25-A

STATE DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TRAINING PROGRAM

JOB RECORD

TYPE OF COOPERATIVE PROGRAM: ☐ COE ☐ DE ☐ HERO ☐ ICE ☐ VAOT

NAME ____________ TRAINING STATION ____________

TYPE OF TRAINING ____________ WEEK ____________ (1st, 2nd etc.) DATE ____________

JOB EXPERIENCE	M	T	W	Th	F	S	S	Weeks Hours Per Job	Accumulated Hours Per Job	Total Hours Per Job

SALARY PER HOUR FOR WEEK $ ________ TOTAL HOURS FOR WEEK ____________

TOTAL ACCUMULATED HOURS (ALL JOBS) ____________

SALARY PER WEEK---------------$ ________ (Include withholdings, bonus and also commission)

ACCUMULATED SALARY-------$ ________

TOTAL SALARY TO DATE------$ ________

NOTE: In the squares following each job experience complete the time as follows: Ex. - 1 1/4; 1 1/2; 1 3/4

SAMPLE ONLY - To be prepared by each teacher-coordinator

Co-op - 27-A

STATE DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TRAINING PROGRAM

JOB RECORD

TYPE OF COOPERATIVE PROGRAM: ☐COE ☐DE ☐HERO ☐ICE ☐VAOT

NAME ______________________ TRAINING STATION ______________________

TYPE OF TRAINING ______________________ WEEK ____________ (1st, 2nd etc) DATE ____________

JOB EXPERIENCE	M	T	W	Th	F	S	S	Weeks Hours Per Job	Accumulated Hours Per Job	Total Hours Per Job

SALARY PER HOUR FOR WEEK $__________ TOTAL HOURS FOR WEEK ______________

TOTAL ACCUMULATED HOURS (ALL JOBS) ______________

SALARY PER WEEK----------------$ ____________ (Include withholdings, bonus and also commission)

ACCUMULATED SALARY-------$ ____________

TOTAL SALARY TO DATE------$ ____________

NOTE: In the squares following each job experience complete the time as follows: Ex. - 1 1/4; 1 1/2; 1 3/4

SAMPLE ONLY - To be prepared by each teacher-coordinator

ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

ANSWERS TO ASSIGNMENT SHEET #1

The answers should be similar to those on the forms on the following pages.

30-A

STATE DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TRAINING PROGRAM

JOB RECORD

TYPE OF COOPERATIVE PROGRAM: ☐ COE ☐ DE ☐ HERO ☐ ICE ☐ VAOT

NAME John Doe

TRAINING STATION Murphy's Sales & Service

TYPE OF TRAINING Small Engine Sales & Repair

WEEK 1st (1st, 2nd etc.)

DATE 9/1-7

JOB EXPERIENCE	M	T	W	Th	F	S	S	Weeks Hours Per Job	Accumulated Hours Per Job	Total Hours Per Job
Housekeeping	½	½		½		½		2	0	2
Selling					1	4		5	0	5
Delivery					1	3		4	0	4
Installation					1			1	0	1
Repair		1	3					4	0	4
Display		½						½	0	½
Ordering		1		1				2	0	2
Bookkeeping				1		½		1½	0	1½
Stocking	2½			½				3	0	3

SALARY PER HOUR FOR WEEK $ 3.00

TOTAL HOURS FOR WEEK 23

TOTAL ACCUMULATED HOURS (ALL JOBS) 23

SALARY PER WEEK $ 69.00 (Include withholdings, bonus and also commission)

ACCUMULATED SALARY $ 0

TOTAL SALARY TO DATE $ 69.00

NOTE: In the squares following each job experience complete the time as follows: Ex. - 1 1/4; 1 1/2; 1 3/4

SAMPLE ONLY - To be prepared by each teacher-coordinator

Co-op - 31-A

STATE DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TRAINING PROGRAM

JOB RECORD

TYPE OF COOPERATIVE PROGRAM: ☐ COE ☐ DE ☐ HERO ☐ ICE ☐ VAOT

NAME John Doe TRAINING STATION Murphy's Sales & Service

TYPE OF TRAINING Small Engine Sales & Repair WEEK 2nd (1st, 2nd etc.) DATE 9/8-15

JOB EXPERIENCE	M	T	W	Th	F	S	S	Weeks Hours Per Job	Accumulated Hours Per Job	Total Hours Per Job
Housekeeping		1/2	1/2	1/2	1/2	1/2		2 1/2	2	4 1/2
Selling						7 1/2		7 1/2	5	12 1/2
Delivery	3	1/2						3 1/2	4	7 1/2
Installation		2						2	1	3
Repair			2 1/2					2 1/2	4	6 1/2
Display				1				1	1/2	1 1/2
Ordering								0	2	2
Bookkeeping								0	1 1/2	1 1/2
Stocking				1 1/2	2 1/2			4	3	7
Operating calculator	1/2							1/2	0	1/2

SALARY PER HOUR FOR WEEK $ 3.00 TOTAL HOURS FOR WEEK 23 1/2

TOTAL ACCUMULATED HOURS (ALL JOBS) 46 1/2

SALARY PER WEEK $ 70.50 (Include withholdings, bonus and also commission)

ACCUMULATED SALARY $ 69.00

TOTAL SALARY TO DATE $ 139.50

NOTE: In the squares following each job experience complete the time as follows: Ex. - 1 1/4; 1 1/2; 1 3/4

SAMPLE ONLY - To be prepared by each teacher-coordinator

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STATE DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION

COOPERATIVE EDUCATION

TRAINING PROGRAM

JOB RECORD

TYPE OF COOPERATIVE PROGRAM: ☐ COE ☐ DE ☐ HERO ☐ ICE ☐ VAOT

NAME John Doe TRAINING STATION Murphy's Sales & Service

TYPE OF TRAINING Small Engine Sales & Repair WEEK 3rd (1st, 2nd etc.) DATE 9/23-30

JOB EXPERIENCE	M	T	W	Th	F	S	S	Weeks Hours Per Job	Accumulated Hours Per Job	Total Hours Per Job
Housekeeping	½	½	½	½	½	½		3	4½	7½
Selling						7½		7½	12½	20
Delivery		2½		2				4½	7½	12
Installation	2½							2½	3	5½
Repair			2½					2½	6½	9
Display				½				½	1½	2
Ordering				2				2	2	4
Bookkeeping					2			2	1½	3½
Stocking					½			½	7	7½
Operating calculator								0	½	½

SALARY PER HOUR FOR WEEK $ 3^{00} TOTAL HOURS FOR WEEK 25

TOTAL ACCUMULATED HOURS (ALL JOBS) 71½

SALARY PER WEEK................$ 75.00 (Include withholdings, bonus and also commission)

ACCUMULATED SALARY.......$ 139.50

TOTAL SALARY TO DATE......$ 214.50

NOTE: In the squares following each job experience complete the time as follows: Ex. - 1 1/4; 1 1/2; 1 3/4

SAMPLE ONLY - To be prepared by each teacher-coordinator

ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

TEST

NAME ________________________________ SCORE ____________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. General classroom instruction needed by almost everyone in the class

_____b. Goal for a possible future career

_____c. Provides for minimum wage rate, overtime standards, number of hours worked, age restrictions, and hazardous occupation regulations

_____d. Employer or supervisor responsible for training and evaluating students enrolled in cooperative vocational education programs

_____e. Instruction related directly to a student's occupational objective and/or on-the-job training

_____f. Business which cooperates with the school to provide training and learning experiences for students enrolled in cooperative vocational education programs

_____g. Instructional program in which students receive school credit for on-the-job training

_____h. Courses which specifically help a person prepare for a career

1. Vocational education
2. Cooperative vocational education program
3. Training station
4. Training station sponsor
5. Occupational objective
6. Group instruction
7. Individual instruction
8. Federal Wage and Hour Law

2. List two advantages of a cooperative program to the student.

a. ____

b. ____

3. List two adjustments which a student must make upon enrolling in a cooperative program.

a. ____

b. ____

4. Match the forms to be completed in a cooperative program on the right to correct descriptions. Place the appropriate numbers in the blanks provided.

_____a. Forms required by specific occupations

_____b. Form issued by a designated official in order for a business to legally hire someone under 18 years of age

_____c. Form used to keep a record of hours worked, pay received, and duties performed

_____d. Form signed by the student, parent, employer, and teacher to document that each person involved in a cooperative program understands his/her responsibilities

1. Memorandum of understanding
2. Job record sheet
3. Employment certificate
4. Licenses and health certificates

5. List the benefits received from social security.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

6. List the grading criteria used in this cooperative program.

a. Classroom

b. On-the-job

7. List the rules and regulations in this cooperative program pertaining to the following categories.

   a. Attendance

      1) At school

2) On-the-job

b. Dress codes

c. Discipline

d. Other

8. Select from the list below the things which a new employee should do the first few weeks on the job. Place an "X" in the correct blanks.

_____a. Begin on a first-name basis

_____b. Ask the supervisor about lunch and/or dinner breaks if they are due

_____c. Ask about coffee breaks

_____d. Ask questions if instructions, policies, and salary information are not clear

_____e. Ask "Did I answer your questions?" when giving information to other people

_____f. Repeat instructions to the person relaying information to make sure the information was understood correctly

_____g. Write down information that is hard to remember

ORIENTATION TO COOPERATIVE PROGRAMS
UNIT I

ANSWERS TO TEST

1. a. 6
    b. 5
    c. 8
    d. 4
    e. 7
    f. 3
    g. 2
    h. 1

2. Any two of the following:
    a. Graduates with a starting advantage on jobs and/or further training after completing the program
    b. Gains references for future jobs
    c. Receives school credit and earns money while learning
    d. Learns to accept supervision and to work with other people
    e. Develops leadership and organizational skills through the student organization
    f. Can relate classroom instruction to experiences on the job
    g. Learns what he/she wants and does not want in selecting a career
    h. Receives guidance on problems before the problems become areas of great concern

3. Any two of the following:
    a. Might limit some participation in school and social activities
    b. Might have to work over holidays, at nights, and on weekends
    c. Provides own transportation to work
    d. Budgets her/his time
    e. Adjusts class schedule

4. a. 4
   b. 3
   c. 2
   d. 1
5. a. Retirement pay
   b. Survivors' and dependents' benefits
   c. Disability benefits
   d. Hospital insurance
6. Evaluated to the satisfaction of the teacher-coordinator
7. Evaluated to the satisfaction of the teacher-coordinator
8. b, d, e, f, g

VOCATIONAL STUDENT ORGANIZATIONS AND PARLIAMENTARY PROCEDURE
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to conduct a chapter meeting for a vocational student organization using the proper order of business and parliamentary procedure. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

1. List purposes of a vocational student organization.
2. Match vocational student organizations to the correct descriptions of each.
3. List the suggested order of business.
4. Select from a list those things that make a good chapter meeting.
5. List characteristics of a good chairman.
6. Describe the action called for when the chairman raps the gavel once, twice, or three times.
7. Select from a list true statements about the proper way to introduce a motion.
8. Match categories of motions to the correct definitions.
9. Select from a list true statements about the characteristics of various kinds of motions.
10. Select from a list true statements about some basic parliamentary procedure rules.
11. Describe the procedure for handling guest speakers.
12. Demonstrate the ability to conduct a business meeting using proper parliamentary procedure.

VOCATIONAL STUDENT ORGANIZATIONS
AND PARLIAMENTARY PROCEDURE
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

A. Give pretest using objective sheet.

B. Order film "Mr. Chairman."

C. Make a mobile and/or bulletin board of the student organizations and/or order of business.

D. Make transparencies.

E. Provide student with objective, information, and assignment sheets.

F. Discuss unit and specific objectives and information and assignment sheets.

G. Play Concentration, Hollywood Squares, or Bingo using the chart on objective nine.

H. Duplicate the chart on objective nine to be used as a handout during the role play situations and actual chapter meetings.

I. Have a good parliamentary procedure team conduct a demonstration for the class.

J. Visit a meeting, such as the city council meeting, where parliamentary procedure is used. You may wish to check the meeting out beforehand since a bad meeting could have a negative effect.

K. Use flash cards for reviewing the unit.

L. Use Robert's Rules of Order for a handy reference.

M. Stress the importance of parliamentary procedure for conducting fast, orderly meetings. It is a way to introduce business and to insure that the rights of the majority are observed while protecting the rights of the minority opinion.

N. Give test.

O. Reteach if necessary.

P. Test again until minimum standard is reached.

II. Instructional materials:

- A. Objective sheet
- B. Information sheet
- C. Transparency masters
    - 1. TM 1--Vocational Student Organizations
    - 2. TM 2--Precedence of Common Motions
- D. Assignment sheets
    - 1. Assignment Sheet #1--Parliamentary Procedure
    - 2. Assignment Sheet #2--Conduct a Meeting
- E. Answers to Assignment Sheet #1
- F. Test
- G. Answers to test

III. Unit references:

A. Nelson, Frank. *Distributive Education II: Course of Study.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

B. Patton, Bob. *Vocational Agriculture I: A Curriculum Guide.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1974.

C. Harris, Thomas O. *Organization and Administration of Vocational Club Activities.* Kansas State College, Department of Vocational-Technical Education.

D. Robert, Henry M. *Robert's Rules of Order.* New York: Pyramid Publications, 1967.

IV. Film--"Mr. Chairman." Available from Encyclopedia Brittannica, Inc., 425 North Michigan Avenue, Chicago, Illinois 60611.

(NOTE: Oklahoma teachers may order this film from the State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074. All other teachers may order the film from the above address.)

VOCATIONAL STUDENT ORGANIZATIONS AND PARLIAMENTARY PROCEDURE
UNIT II

INFORMATION SHEET

I. Purposes of a vocational student organization

   A. To provide leadership training

   B. To provide experiences similar to civic, trade, or professional organizations to which the student will belong in the future

   C. To provide publicity for the program in the community

   D. To provide opportunities for vocational training through guest speakers, field trips, special projects, conferences, and competitive activities

   E. To provide motivation and recognition through competitive activities

   F. To serve the community and school through worthwhile projects

   G. To provide opportunities to practice human relations and organizational skills

   H. To provide recreation

   I. To develop social skills

II. Vocational student organizations (Transparency 1)

   A. DECA (Distributive Education Clubs of America)--Organization for students receiving training for marketing or distributive skills, such as management, finance, selling, sales promotion, merchandising, and economics

   B. FBLA (Future Business Leaders of America)--Organization primarily for students being trained in office skills, such as typing, filing, stenography, record keeping, and data processing

   C. FHA/HERO (Future Homemakers of America/Home Economics Related Occupations)--Organization for students receiving training in homemaking and home economics related occupational skills, such as commercial foods, child care, sewing, and consumerism

   D. FFA (Future Farmers of America)--Organization for students receiving training for agriculture related careers, such as agriculture production, forestry, horticulture, animal science, agricultural mechanics, and agribusiness

INFORMATION SHEET

E. HOSA (Health Occupations Students of America)--Organization for students receiving training in health occupations, such as nurse's aide, RN, and LPN

F. VICA (Vocational Industrial Clubs of America)--Organization for students receiving training for trade and industrial careers, such as carpentry, electronics, brick masonry, metal fabrication, auto mechanics, cosmetology, and many manufacturing jobs

III. Suggested order of business

(NOTE: An agenda or order of business is a list, outline, plan, or program of things to be done. A printed order of business with details about the new business, unfinished business, or reports makes a meeting run much smoother.)

A. Meeting called to order

B. Special program of a serious nature

(NOTE: This could be a program such as the opening ceremony, flag salute, creed, or devotional.)

C. Meal (if a meal function)

D. Reading minutes of previous meeting and taking roll

E. Treasurer's report

F. Committee reports

Examples: Officers, standing committees, special committees

G. Unfinished business

H. New business

I. Program

(NOTE: In some cases, you would want to have the program earlier if the speaker needs to leave early or a long, heated debate is expected during the business meeting.)

J. Announcements, introductions, correspondence, awards, or closing ceremony

(NOTE: Some of these activities may come before committee reports if desired.)

K. Adjournment

L. Refreshments and recreation

INFORMATION SHEET

IV. Things that make a good chapter meeting

- A. Advance planning and practice by the executive committee

  (NOTE: It is suggested that an agenda be prepared ahead of time.)

- B. Arranging the seating plan so everyone can see the program
- C. Proceeding according to order of business
- D. Conducting business according to parliamentary procedure
- E. Preparing written and oral committee's, secretary's, and treasurer's reports
- F. Beginning and ending on time
- G. Moving along with "snap" to prevent boredom and wasted time
- H. All members expressing appreciation to guests for their attendance
- I. All members being involved in at least one committee
- J. Proceeding with minimum participation by the advisor(s)
- K. Helping with any clean-up duties
- L. Encouraging the members to wear official dress
- M. Having an official greeter to make everyone feel welcome and to prevent interruptions of serious portions of the meeting

  Example: Members entering late may wait until after the devotion and flag salute to be seated

- N. Giving a guest speaker some indication of the topic desired and length of the speech

V. Characteristics of a good chairman

(NOTE: There is some use of the term "chairperson" or "chairwoman" in order to recognize that many women hold positions of leadership. However, according to the National Association of Parliamentarians the term "chairman" or "madame chairman" will continue to be used to mean the person who is in the chair.)

- A. Be impartial
- B. Inspire confidence in the members

INFORMATION SHEET

- C. Provide leadership
- D. Ask if there are any additions and/or corrections to the minutes
- E. Repeat motions and amendments exactly as they were stated before voting

VI. Meaning of gavel raps

- A. Rapping once--To declare or close
- B. Rapping twice--To call to order
- C. Rapping three times--Everyone should stand

VII. How to introduce a motion

- A. Have only one main motion on the floor at a time
- B. Receive recognition by the chair before speaking

  Example: Raise hand, stand up
- C. Stand and address the chair as "Mr. Chairman" or "Madame Chairman"
- D. Say "I move . . . "; do not say "I make a motion . . . " or "I move that . . . "
- E. Word all motions in a positive way so that a "yes" vote means the membership is in favor of the proposed motion

VIII. Categories of motions

- A. Main motion--To introduce business for the assembly's action

  (NOTE: Only one main motion may be considered at a time, and it excludes all other main motions until it has been disposed of.)
- B. Subsidiary motion--To change or amend the main motion under consideration

  (NOTE: Subsidiary motions should be voted on before the main motion is voted upon.)

  Example: Motion to amend a main motion
  Motion to lay on table

INFORMATION SHEET

C. Privileged motion--To act upon questions of great importance which have no connection with the main motion

(NOTE: These motions have the privilege of setting aside temporarily the main business before the body.)

Example: Motion to adjourn

D. Incidental motion--To answer questions arising from the business procedures being conducted

Example: Point of order, division of assembly, inquiry of information, suspend the rules

INFORMATION SHEET

IX. Characteristics of various kinds of motions (Transparency 2, Assignment Sheet #1)

A. Subsidiary motions

Kind of Motion	Purpose	Effect	Example
To amend (NOTE: This requires discussion or debate just like a main motion.)	To improve the motion or amendment through additions, deletions, or corrections	To change the original motion	"I move to amend the motion by . . ."
To call for the previous question (NOTE: Requires a second and a 2/3 vote if continued debate is desired by some members.)	Secure immediate vote on pending question	Ends debate	"Call for the question." "Question."
To lay on the table (NOTE: It must be voted to remove the issue from the table before the issue can be discussed once this motion has been passed.)	Clear the floor for more urgent business	Delays action; wait awhile	"I move we table this motion."
To commit or refer to committee	To enable more careful consideration and study to be given	Delays action	"I move to refer the motion to a committee to determine if . . ."
To limit or extend time for debate	Provides more or less time for discussion	Shortens or lengthens discussion period	"I move we limit debate to five minutes for each side."

INFORMATION SHEET

Kind of Motion	Purpose	Effect	Example
To postpone indefinitely (NOTE: This requires discussion or debate.)	To prevent a vote on the question	To suppress the question	"I move we postpone this motion until the funds become available."
Friendly amendment (NOTE: This is not an "official" amendment, but one that is frequently used in an informal setting.)	To change a motion or amendment with the approval of the person making the motion or amendment (NOTE: Does not require a vote.)	To change an obvious oversight	"I'd like to make a friendly amendment with Judy's approval to have the motion include the curfew at 1:00 a.m."

B. Privileged motions

Kind of Motion	Purpose	Effect	Example
To adjourn	End the meeting	Adjourns the meeting	"I move we adjourn."
To take a recess (NOTE: There may be limited discussion on this issue.)	To secure an intermission or break	Delays action	"I move we recess until 2:45."
To raise a question of privilege (NOTE: May interrupt speaker to raise this question.)	To correct undesirable conditions, such as a light shining in someone's eyes through an open window	Corrects undesirable condition	"Question of personal privilege. Could we turn the heat up in this room?"
To call for the order of the day (NOTE: This motion requires a second and discussion.)	To secure adherence to order of business	Same as disagree	"Call for the order. I believe we are in old business, not new business, at this time."

INFORMATION SHEET

C. Incidental motions

Kind of Motion	Purpose	Effect	Example
To raise a point of order (NOTE: May interrupt speaker to raise this question.)	To call attention to violation of rules	Keeps group functioning according to parliamentary procedures	"Point of order" or "I rise to a point of order. We already have a motion on the floor."
To suspend the rules (NOTE: Requires a 2/3 vote.)	To permit action not possible under the rules	Secure action which would otherwise be prevented by the rules	"I move we suspend the rules about filing for an office at least two weeks in advance for this session only."
To call for a division (NOTE: This does not require a second but does require a majority vote.)	To check the accuracy of a a voice vote; to secure expression of individual member's vote	Secures an accurate check on a vote through some visible means, such as raising hands, standing, or taking a roll call vote	"Call for a division of the house" or "I call for a roll call vote."
Parliamentary inquiry or point of information	To obtain information about the issue or business procedure	Clarifies a point or questions the legality of the procedure	"Point of parliamentary inquiry. Doesn't it require a 2/3 vote to suspend the rules?" or "Point of information. Did you say the camera cost $135?"

INFORMATION SHEET

Kind of Motion	Purpose	Effect	Example
To appeal the decision of the chair	To determine the attitude of the group on the ruling made by the chair	Secures ruling of the group rather than by the chair	"Appeal the decision of the chair."
To open or close nominations for an office (NOTE: This requires a 2/3 vote.)	To stop or add more candidates	Determines the number of candidates	"I move the nominations cease."
Take from the table	Bring back an issue that has been tabled for further discussion	Further consideration	"I move we take from the table the motion to buy a camera."

INFORMATION SHEET

X. Basic rules for parliamentary procedure

(NOTE: Check your organization's constitution for exceptions to these rules.)

A. Member may change his/her vote up to the time the vote is announced unless the vote is by secret ballot

B. Member cannot be required to vote

C. All blank ballots or members not voting are ignored and are not considered in determining quorum, majority, two-thirds, or unanimous vote

D. Candidate for a position should never be elected by plurality vote (receiving the largest vote of any candidate), but candidates receiving low votes must be eliminated until one candidate receives a majority vote

E. Motion or amendment may be broken down into parts and each part voted upon separately

F. No member should be allowed to discuss an issue a second time unless all members have had an opportunity to speak

G. First speaker in a debate or discussion should be allowed to make the final statement before discussion is closed

XI. Handling of guest speakers

A. Greet guests ahead of time, make them feel comfortable, and gather any necessary information from the speaker

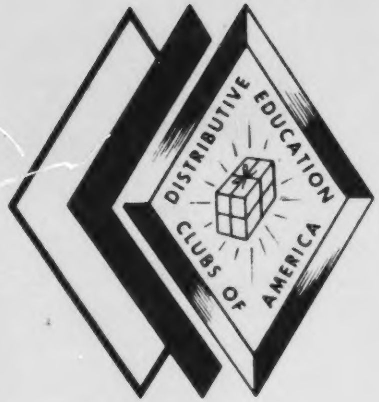
B. Give a brief oral resumé of the guest, saving his/her name for last

C. Ask questions when the speaker gives the opportunity to do so

D. Express sincere appreciation for speaker's time and trouble after presentation is completed

E. Follow up with a thank-you note, gift, and/or honorarium

Vocational Student Organizations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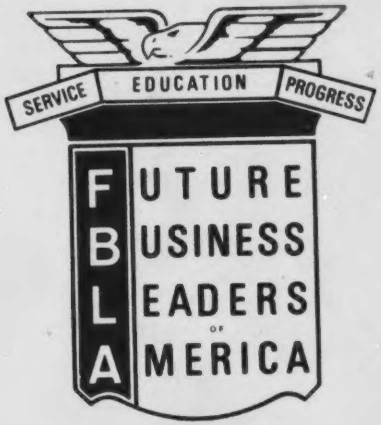
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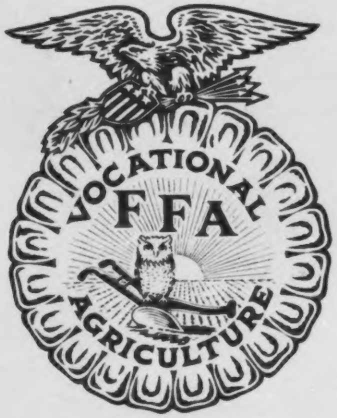
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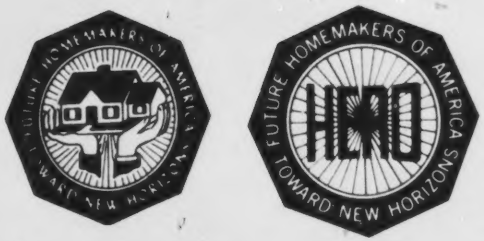
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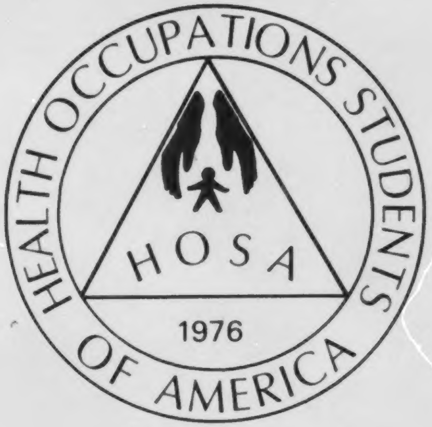
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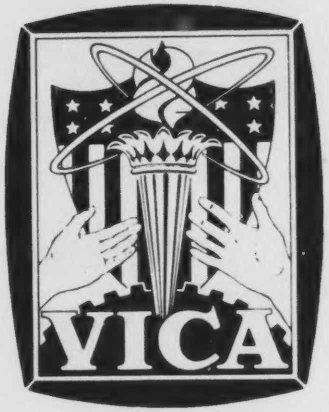

VICA

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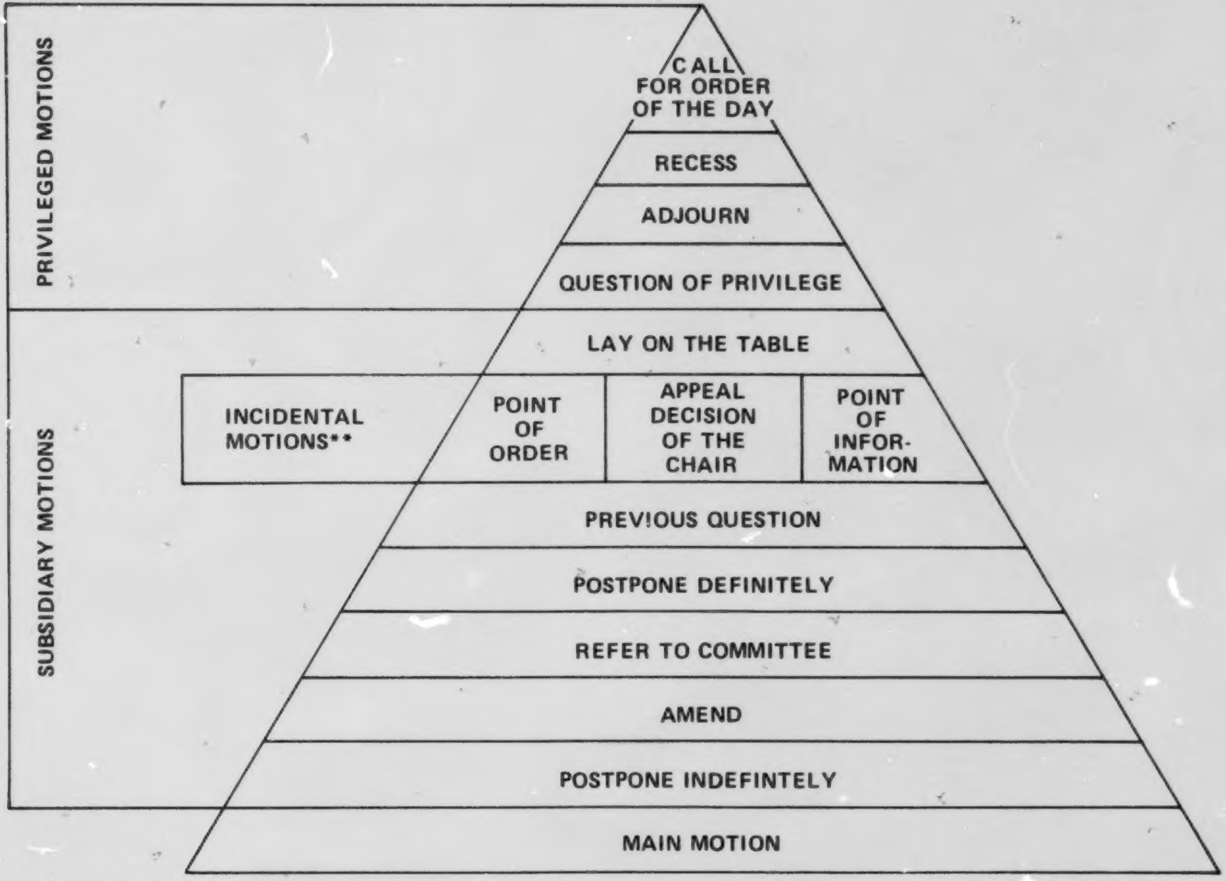
Precedence* of Common Motions

When any motion is pending, you cannot introduce a motion below it. You can introduce one above it.


PRIVILEGED MOTIONS
SUBSIDIARY MOTIONS
CALL FOR ORDER OF THE DAY
RECESS
ADJOURN
QUESTION OF PRIVILEGE
LAY ON THE TABLE
INCIDENTAL MOTIONS**
POINT OF ORDER
APPEAL DECISION OF THE CHAIR
POINT OF INFORMATION
PREVIOUS QUESTION
POSTPONE DEFINITELY
REFER TO COMMITTEE
AMEND
POSTPONE INDEFINTELY
MAIN MOTION

*Order of importance

**Division of the House and to withdraw a motion are two incidental motions that take precedence as needed.

VOCATIONAL STUDENT ORGANIZATIONS
AND PARLIAMENTARY PROCEDURE
UNIT II

ASSIGNMENT SHEET #1--PARLIAMENTARY PROCEDURE

Role play the business meeting on the following pages. There is a lot of value in practicing the use of simple parliamentary procedure correctly. After having practiced or observed the following situation, list the main, subsidiary, incidental, and privileged motions.

1. Main motions
    a. ____
    b. ____
    c. ____
2. Subsidiary motions
    a. ____
    b. ____
    c. ____
    d. ____
3. Incidental motions
    a. ____
    b. ____
    c. ____
    d. ____
4. Privileged motions
    a. ____
    b. ____
    c. ____
    d. ____

ASSIGNMENT SHEET #1

Role Play Situation

(At this point all members and officers should be seated and quietly talking to one another.)

Chairman: (Raps gavel twice. Others stop talking.) This specially called meeting of __________________ will come to order.

(NOTE: At this point in the meeting the opening ceremony is presented before the next order of business. However, the opening ceremony will be skipped in this example.)

Chairman: The secretary will read the minutes of the last meeting.

Secretary: (Reads minutes)

Chairman: Are there any additions or corrections to the minutes? (hearing none) The minutes will stand approved as read. May we now have the treasurer's report.

Treasurer: (Reads report)

Chairman: This report will be filed for audit. Is there any old business? Hearing none, we will now move to new business. Is there any new business to come before us at this time?

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I move that we collect twenty-five cents from each member of the club in order to make up a Christmas basket for a needy family.

Anyone: I second the motion.

Chairman: It is moved and seconded that we collect twenty-five cents from each member of the club in order to make up a Christmas basket for a needy family. Is there any discussion?

(NOTE: You have just witnessed the correct procedure for making a main motion and having it seconded. The item is now ready for discussion since it has been stated by the chairman.)

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Who is going to distribute the basket, what items are we going to include in it, when are we going to collect the money for it, and what day are we going to give it?

ASSIGNMENT SHEET #1

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Who will choose the family to receive the basket and where are we going to purchase the items to be included?

Member: (Rising hurriedly and without recognition) I don't think we should give a Christmas basket . . . (interrupted by chair).

Chairman: (Calls member by name) You did not address the chair and secure recognition. Suppose you begin again.

Member: (Same as above) Madame Chairman.

Chairman: (Calls member by name)

Member: I do not believe we should have this project because most of the other clubs give baskets and there will be too many.

(NOTE: You have now seen a person being ruled out of order and politely corrected by the chairman. Now you will see this same motion referred to a committee.)

Chairman: (After a short pause) Is there any further discussion?

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: There are many questions to be answered about this motion; therefore, I move that we refer this question to a committee of three, the members to be selected by the chair, and a report given at our next meeting.

Member: I second the motion.

Chairman: It is moved and seconded that we refer this pending motion to a committee of three, the members to be selected by the chair, and a report be given at our next meeting. Is there any discussion on the motion to refer? (pause) The vote is on the motion to refer the pending motion to a committee of three, have the members selected by the chair, and have a report given at our next meeting. Those in favor say "aye" . . . those opposed say "nay" . . . The ayes have it and the motion to refer is carried. The committee will be composed of (name), (name), and (name), with (name) as chairman of the committee. Is there any other business?

(NOTE: Having shown the proper way of referring a motion to committee, the group will now handle a motion with amendments.)

ASSIGNMENT SHEET #1

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I feel that we need a fund raising campaign in order to buy the gavel and officers' pins. We also need a new copy of Robert's Rules of Order. With this in mind I move we have a candy sale.

Member: I second the motion.

Chairman: It has been moved and seconded that we have a candy sale.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I move that we have a car wash.

Parl.: Madame Chairman, I rise to a point of order.

Chairman: State your point of order.

Parl.: The motion just proposed is out of order because there is already a main motion before the group.

Chairman: Your point is well taken. The motion last proposed is out of order. Is there any further discussion on the motion before the group?

(NOTE: At no time can there be more than one motion of a given rank on the floor. Both of the above motions carry the same rank.)

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I move that we amend the motion by adding the words "bake sale and" before the word "candy."
(No second is received on this motion.)

Chairman: Is there a second? (pause, none heard) The motion dies for lack of a second.

(NOTE: Any motion brought before the group must be seconded before it can be discussed or acted on. It is up to the chairman how long she/he will wait for a second. Usually, this is only for a short time.)

Chairman: Is there any further discussion on the motion to have a candy sale?

ASSIGNMENT SHEET #1

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Candy sales are normally reserved for the band members and I don't think we can get it approved by the principal.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I think we could have a better money making project than a candy sale because we would not make enough off of each bar.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Will there be enough people involved to make a go of it?

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Madame Chairman, who said anything about selling candy bars? The band and booster club are selling boxes of candy and are making lots of money.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Madame Chairman, if the band and booster clubs are selling candy, we probably would not have enough of a market to make money. I don't think we should have a candy sale.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I move that we amend the motion by striking out the word "candy" and inserting the word "bake."

Member: I second the motion.

Chairman: It has been moved and seconded that we amend the motion by striking out the word "candy" and inserting the word "bake," so that if amended the motion will read that we have a bake sale. Is there any discussion on the motion to amend?

Member: Madame Chairman.

ASSIGNMENT SHEET #1

Chairman: (Calls member by name)

Member: I would think that if we all baked a dozen cookies we would have enough to make some money on a bake sale.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: Because of our jobs most of us don't have time to bake cookies.

Chairman: I don't think it is a very good idea either.

Parl.: I rise to a point of order.

Chairman: State your point of order.

Parl.: The chair does not have the right to express an opinion unless she/he relinquishes the chair.

Chairman: Your point is well taken. The chair stands corrected. Is there any further discussion on the motion?

(NOTE: It is not the privilege of the chair to express her/his opinion of any discussion before the group. The chair is merely a mediator or referee during the discussion. The chair may discuss or give her/his opinions simply by relinquishing the chair to another person, usually the vice-president. He/she may not then resume the chair until the motion is disposed of.)

Member: I call for the question.

Chairman: The question has been called for. All those in favor say "aye." All opposed same sign. The motion carried. We are now ready to vote on the amendment, that we strike out the word "candy" and insert the word "bake" so that the motion if amended will read that we have a bake sale. Those in favor of the amendment say "aye" . . . those opposed say "nay." The ayes have it and the amendment carries.

Member: Madame Chairman, I call for a division of the assembly.

(NOTE: In case a voice vote is not distinct and evident any member may call for a division. Many times this can change a decision by the chair.)

Chairman: A division is called for. Those in favor of the motion please stand . . . those opposed please stand. The nays have it and the motion to amend is lost. Is there any further discussion on the motion to have a candy sale?

ASSIGNMENT SHEET #1

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I don't think we have enough information to hold a vote at this time. I move that we table the motion.

Member: I second the motion.

Chairman: It has been moved and seconded that we table the motion to have a candy sale.

(NOTE: If someone desires to move on to further business, it is possible to delay action on a motion by tabling it. The motion to table is neither debatable nor amendable so the chairman continues.)

Chairman: Those is favor of the motion to table say "aye" . . . those opposed say "nay." The ayes have it and the motion to have a candy sale is tabled. Is there any other business?

(NOTE: A motion to table takes precedence over all other subsidiary motions, cannot be debated or amended, can apply only to a main motion, and cannot be taken from the table until further business has taken place. You will now witness the proper procedure for withdrawing a motion.)

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: We are always doing something for somebody else and we're trying to make money, and I would like to see us spend some of this money on ourselves, so I move that we have a Christmas party.

(NOTE: Normally discussion cannot take place until a motion is on the floor. But as you have seen in the motions here, there can be a brief explanatory discussion if it is by the person making a motion just prior to her/his making the motion.)

Member: I second the motion.

Chairman: It has been moved and seconded that we have a Christmas party. Is there any discussion?

Members: (Everyone talking among themselves)

Chairman: (Raps gavel twice) Will the group please come to order? (The chair may say, "This meeting will come to order.")

ASSIGNMENT SHEET #1

Members: (Return attention to chair and maintain silence)

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I don't see why we can't have a party before Christmas.

Chairman: Is there any other discussion?

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I desire to withdraw my motion.

Chairman: (Name) asks leave to withdraw his motion. If there is no objection, the motion will be withdrawn.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I still like the idea of having a Christmas party.

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I move that (name) be allowed to withdraw his motion.

Chairman: It has been moved that (name) be allowed to withdraw his motion. All those in favor say "aye" . . . all those opposed say "nay." The ayes have it and (name) has permission to withdraw his motion. Is there any other business?

(NOTE: A main motion may be withdrawn by the mover at any time before final action is reached provided there is no objection. If there is an objection another member of the group must make a motion to grant leave to withdraw. The motion to withdraw does not require a second and is neither debatable nor amendable. The motion to withdraw requires a majority vote.)

Chairman: Is there any other business?

Member: Madame Chairman.

Chairman: (Calls member by name)

Member: I move we adjourn.

ASSIGNMENT SHEET #1

Member: I second the motion.

Chairman: It has been moved and seconded that we adjourn. All those in favor say "aye" . . . all those opposed say "nay." The ayes have it and the meeting will stand adjourned immediately on conclusion of the closing ceremony.

(NOTE: During a regular chapter meeting it is recommended that the chapter close its meetings with the closing ceremony. Once again, we have dispensed with this portion of the meeting in order to be within time limits. You have seen the proper procedure to follow in handling much of the business of a club by following proper parliamentary procedure.)

VOCATIONAL STUDENT ORGANIZATIONS AND PARLIAMENTARY PROCEDURE
UNIT II

ASSIGNMENT SHEET #2--CONDUCT A MEETING

Conduct a business meeting to accomplish the following business under the stated conditions. Students not in the role play may want to try listing the main, subsidiary, incidental, and privileged motions used. Refer to the information sheet if necessary.

FIRST MEETING

1. Suspend the rules that all changes in the constitution and by-laws must be submitted in writing 30 days in advance.
2. Motion to add the office of president-elect to the constitution.
3. Question who would take office if the president could not complete his/her term, the president-elect or vice-president.
4. Question why you need a president-elect.
5. Question who would go with the president as a voting delegate to the regional conference, the new president-elect or vice president.
6. Elect a chairman for the auditing committee.
7. Introduce a guest speaker.
8. Motion to adjourn.

SECOND MEETING

1. Motion to commend the previous year's officers for doing a good job.
2. Raise a question of privilege to turn heat down in room.
3. Motion to take from table the motion to have a dance in April.
4. Motion on dance in April.
5. Amend motion to have dance in May.
6. Call for division of house.
7. Point of information on exact date of dance.
8. Motion to have a country-western band instead of a rock band.

ASSIGNMENT SHEET #2

9. Debate the kind of band.
10. Withdraw the motion to have a country-western band without any objections.
11. Motion to adjourn.

THIRD MEETING

1. Motion to raise dues $1.00.
2. Discuss need to cover additional costs of annual banquet, travel expenses to conferences, and printing costs for newsletters.
3. Discuss alternative methods, such as fund-raising or each member covering his/her own expenses.
4. Refer the motion to a committee.
5. Motion to participate in the Red Cross fund-drive.
6. Lay on table until more information can be obtained about Red Cross fund-drive.
7. Have a motion to participate in the United Way fund drive before the Red Cross drive motion has been resolved, followed by a point of order.
8. Motion to adjourn.

VOCATIONAL STUDENT ORGANIZATIONS AND PARLIAMENTARY PROCEDURE
UNIT II

ANSWERS TO ASSIGNMENT SHEET #1

1. Main motions
    a. To give Christmas baskets
    b. To have a candy sale
    c. To have a Christmas party
2. Subsidiary motions
    a. Refer motion to have Christmas baskets to committee
    b. Amend motion to have a candy sale by striking the word "candy" and adding "bake"
    c. Call for the question on the amendment
    d. Table the motion to have a candy sale

    (NOTE: There will be five subsidiary motions if you count the amendment to add "bake sale and" before the word "candy." It died for lack of a second.)
3. Incidental motions
    a. Point of order--There were two motions on the floor
    b. Point of order--Chairman may not state an opinion without stepping down from the chair
    c. Call for division of house or the amendment to change candy sale to bake sale
    d. Withdrawing motion to have a candy sale
4. Privileged motion--Motion to adjourn

VOCATIONAL STUDENT ORGANIZATIONS AND PARLIAMENTARY PROCEDURE
UNIT II

TEST

NAME ______________________________ SCORE ____________________

1. List three purposes of a vocational student organization.

   a. ____

   b. ____

   c. ____

2. Match the student organizations on the right to the correct descriptions by placing the appropriate numbers in the blanks provided.

_____a. Organization for students receiving training for agriculture related careers, such as agriculture production, forestry, horticulture, animal science, agricultural mechanics, and agribusiness

_____b. Organization for students receiving training in homemaking and home economics related occupational skills, such as commercial foods, child care, sewing, and consumerism

_____c. Organization primarily for students being trained in office skills, such as typing, filing, stenography, record keeping, and data processing

_____d. Organization for students receiving training for marketing or distributive skills, such as management, finance, selling, sales promotion, merchandising, and economics

1. DECA (Distributive Education Clubs of America)
2. FBLA (Future Business Leaders of America)
3. FHA/HERO (Future Homemakers of America/Home Economics Related Occupations)
4. FFA (Future Farmers of America)
5. HOSA (Health Occupations Students of America)
6. VICA (Vocational Industrial Clubs of America)

_____e. Organization for students receiving training for trade and industrial careers, such as carpentry, electronics, brick masonry, metal fabrication, auto mechanics, cosmetology, and many manufacturing jobs

_____f. Organization for students receiving training in health occupations, such as nurse's aide, RN, and LPN

3. List the suggested order of business.

a. ____________________

b. ____________________

c. ____________________

d. ____________________

e. ____________________

f. ____________________

g. ____________________

h. ____________________

i. ____________________

j. ____________________

k. ____________________

l. ____________________

4. Select from the following list those things that make a good chapter meeting. Place an "X" in the correct blanks.

_____a. Advance planning and practice by the executive committee

_____b. Arranging the seating plan so everyone can see the program

_____c. Proceeding according to chairman's wishes

_____d. Conducting business according to parliamentary procedure

_____e. Preparing written and oral committee's, secretary's, and treasurer's reports

_____f. Waiting thirty minutes for latecomers in order to begin meeting _____g. Moving along with "snap" to prevent boredom and wasted time

_____h. All members expressing appreciation to guests for their attendance

_____i. All members being involved in all committees

_____j. Proceeding with maximum participation by the advisor(s)

_____k. Helping with any clean-up duties

_____l. Encouraging members to wear casual clothes

_____m. Having an official greeter to make everyone feel welcome and to prevent interruptions of serious portions of the meeting

_____n. Giving a guest speaker some indication of the topic desired and the length of the speech

5. List three characteristics of a good chairman.

a. ____

b. ____

c. ____

6. Describe the action called for when the chairman raps the gavel once, twice, or three times.

a. Once--____

____

b. Twice--____

____

c. Three times--___________________________________

____

7. Select from the following list true statements about the proper way to introduce a motion. Place an "X" in the correct blanks.

_____a. Have no more than three main motions on the floor at a time

_____b. Receive recognition by the chair before speaking

_____c. Stand and address the chair as "Mr. Chairman" or "Madame Chairman"

_____d. Say "I make a motion . . . " instead of "I move . . . " or "I move that . . . "

8. Match the categories of motions on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

______a. To act upon questions of great importance which have no connection with the main motion

______b. To change or amend the main motion under consideration

______c. To introduce business for the assembly's action

______d. To answer questions arising from the business procedures being conducted

1. Main motion
2. Subsidiary motion
3. Privileged motion
4. Incidental motion

9. Select from the following list true statements about the characteristics of various kinds of motions. Place an "X" in the appropriate blanks.

______a. A motion to amend is an effort to improve the motion or amendment through additions, deletions, or corrections

______b. To call for the previous question means further debate is desired before a vote is taken

______c. To lay on the table means you want to wait awhile before discussing the issue further

______d. To commit or refer to committee is a way of giving more careful consideration and study to a subject before a vote is taken

______e. To limit or extend time for debate shortens or lengthens the discussion period

______f. To postpone indefinitely prevents a vote on the question

______g. A friendly amendment allows a motion or amendment to be changed without the approval of the person making the motion or amendment

______h. A motion to adjourn is a privileged motion

______i. A motion to take a recess delays action by providing a break in the business meeting

______j. To raise a question of privilege allows the speaker longer debate time _____k. To call for the order of the day means you disagree with what is being done and want to return to the order of business instead

_____l. To raise a point of order means room conditions are bothering you

_____m. To raise a point of order is to call attention to a violation of rules according to parliamentary procedure

_____n. To suspend the rules is illegal and not possible under parliamentary procedure

_____o. To call for a division is a way to check the accuracy of a voice vote or to secure expression of individual member's vote

_____p. To call for a division secures an accurate check on a vote through some visible means, such as raising hands, standing, or taking a roll call vote

_____q. Parliamentary inquiry or point of information has the purpose of obtaining information about the issue or business procedure

_____r. To appeal the decision of the chair means you get the group's opinion rather than depending on the chair's judgment alone

_____s. The purpose of a motion to open or close nominations for an office is to stop or add more candidates

_____t. A motion to take from the table allows further discussion by bringing back an issue that has been tabled for further discussion

10. Select from the following list true statements about some basic parliamentary procedure rules. Place an "X" in the appropriate blanks.

_____a. Member is not allowed to change his/her vote

_____b. All members are required to vote

_____c. All blank ballots or members not voting are considered in determining quorum, majority, two-thirds, or unanimous vote

_____d. Candidate for a position should never be elected by plurality vote (receiving the largest vote of any candidate), but candidates receiving low votes must be eliminated until one candidate receives a majority vote

_____e. Motion or amendment may not be broken down into parts but the motion or amendment must be voted upon as a whole _____f. No member should be allowed to discuss an issue a second time unless all members have had an opportunity to speak

_____g. First speaker in a debate or discussion should be allowed to make the final statement before discussion is closed

11. Describe the procedure for handling guest speakers.

____

____

____

____

____

____

____

12. Demonstrate the ability to conduct a business meeting using proper parliamentary procedure.

(NOTE: If the above activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

VOCATIONAL STUDENT ORGANIZATIONS AND PARLIAMENTARY PROCEDURE
UNIT II

ANSWERS TO TEST

1. Any three of the following:
    a. To provide leadership training
    b. To provide experiences similar to civic, trade, or professional organizations to which the student will belong in the future
    c. To provide publicity for the program in the community
    d. To provide opportunities for vocational training through guest speakers, field trips, special projects, conferences, and competitive activities
    e. To provide motivation and recognition through competitive activities
    f. To serve the community and school through worthwhile projects
    g. To provide opportunities to practice human relations and organizational skills
    h. To provide recreation
    i. To develop social skills

2. a. 4 d. 1
    b. 3 e. 6
    c. 2 f. 5

3. a. Meeting called to order
    b. Special program of a serious nature
    c. Meal (if a meal function)
    d. Reading minutes of previous meeting and taking roll
    e. Treasurer's report
    f. Committee reports
    g. Unfinished business
    h. New business

- i. Program
- j. Announcements, introductions, correspondence, awards, or closing ceremony
- k. Adjournment
- l. Refreshments and recreation

4. a, b, d, e, g, h, k, m, n
5. Any three of the following:
   - a. Be impartial
   - b. Inspire confidence in the members
   - c. Provide leadership
   - d. Ask if there are any additions and/or corrections to the minutes
   - e. Repeat motions and amendments exactly as they were stated before voting
6. Description should include:
   - a. Rapping once--To declare or close
   - b. Rapping twice--To call to order
   - c. Rapping three times--Everyone should stand
7. b, c
8. a. 3
   - b. 2
   - c. 1
   - d. 4
9. a, c, d, e, f, h, i, k, m, o, p, q, r, s, t
10. d, f, g
11. Description should include:
    - a. Greet guests ahead of time, make them feel comfortable, and gather any necessary information from the speaker
    - b. Give a brief oral resumé of the guest, saving his/her name for last
    - c. Ask questions when the speaker gives the opportunity to do so

   d. Express sincere appreciation for speaker's time and trouble after presentation is completed

   e. Follow up with a thank-you note, gift, and/or honorarium

12. Performance skill evaluated to the satisfaction of the teacher-coordinator

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be able to list the steps in becoming a good leader and to select from a list ways to demonstrate leadership potential, statements about how to give orders most effectively, and how to correct a person's mistakes most effectively. The student should also be able to match leadership styles and roles found in groups to descriptions of each. He/she should be able to list common errors made in objectively evaluating other persons and ways a leader overcomes problem situations in a group. He/she should be able to apply leadership skills in the community and local government, arrange in order the steps in problem solving, and evaluate his/her potential for becoming a leader. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define the term *leadership.*
2. List the reasons for becoming a good leader.
3. List the steps in becoming a good leader.
4. Select from a list ways to demonstrate leadership potential.
5. Match styles of leadership to descriptions of each.
6. Select from a list statements about how a leader gives orders, instructions, and directions most effectively.
7. Select from a list statements about how to correct another person's mistakes most effectively.
8. Match roles found in groups to descriptions of each.
9. List ways a leader overcomes problem situations in a group.
10. List common errors made in objectively evaluating other persons.
11. Arrange in order the steps in problem solving.
12. List categories of organizations where leadership skills may be used.
13. Match forms of city government to descriptions of each.
14. Rate self as a leader after completing the personality self-rating scale.

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities for the teacher-coordinator:

A. Give pretest using objective sheet.

B. Write the word *LEADERSHIP* on the board and have the class add words which describe a good leader.

Example:

```
S
E             T
L E A D E R S H I P
F N M     E   O   O
C T B     S   U   S
O H I     P   G   I
N U T     O   H   T
T S I     N   T   I
R I O     S   F   V
O A U     I   U   E
L S S     B   L
  T       L
  I       E
  C
```

C. Make a bulletin board and/or mobile on the steps to becoming a good leader, leadership characteristics, styles of leadership, and/or steps in problem solving.

(NOTE: Flip charts and posters would also be a good way to present the information visably.)

D. Make a crossword puzzle and/or word hunt over roles found in groups, common errors in evaluating persons, or other key words in the unit.

E. Provide student with objective, information, and assignment sheets.

F. Discuss unit and specific objectives, information sheet, and assignment sheets.

G. Make transparencies.

H. Order films.

I. Invite representatives from various organizations and city government to form a panel discussion about their organizations' goals, projects, and structure and about the leadership skills that are needed in their types of organizations.

J. Have students prepare questions to ask guest speakers.

K. Gather construction paper, scissors, and tape for Assignment Sheet #1.

L. Take a field trip to city hall.

M. Tie in the importance of parliamentary procedure to leadership.

(NOTE: See the unit "Vocational Student Organizations and Parliamentary Procedure.")

N. Have students think of examples of good and poor evaluation situations.

O. Give test.

P. Reteach if necessary.

Q. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency masters

1. TM 1--Leadership
2. TM 2--Traits of a Good Leader
3. TM 3--Leadership Styles
4. TM 4--Sandwich Effect
5. TM 5--Roles Found in Groups
6. TM 6--Roles Found in Groups (Continued)
7. TM 7--Roles Found in Groups (Continued)
8. TM 8--Roles Found in Groups (Continued)
9. TM 9--Roles Found in Groups (Continued)
10. TM 10--To Handle a Problem . . .
11. TM 11--Mayor-Council Form of City Government
12. TM 12--Commission Form of City Government
13. TM 13--Council-Manager Form of City Government

D. Assignment sheets

1. Assignment Sheet #1--Production Simulation
2. Assignment Sheet #2--Selecting Leaders Within Your Community
3. Assignment Sheet #3--Personality Self-Rating Scale

E. Test

F. Answers to test

III. Reference--Clark, Nadine I.; Gruenewald, W. L.; Edmonson, James B.; Dondineau, Arthur. *Civics for America*. New York: The Macmillan Co., 1965.

IV. Films:

(NOTE: Only Oklahoma teachers may order films from the State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may purchase films from the addresses listed below.)

A. "Is It Always Right to be Right?" Available from Roundtable Films, 113 San Vicente Blvd., Beverly Hills, California 90211.

B. "You Pack Your Own Chute." Available from Romic Productions, 58 West 58th Street, New York, New York 10019.

C. "A Day in the Life of Bonnie Consolo." Available from Arthur Barr Productions, Inc., Post Office Box 7-C, Pasadena, California 91104.

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

INFORMATION SHEET

I. Leadership--Combination of qualities which inspires confidence, draws others toward the leader, and causes them to follow willingly (Transparency 1)

(NOTE: A leader may or may not be the same person who has been granted the authority to carry out the duties of an organization.)

II. Reasons for becoming a good leader

- A. Provides a skill which is needed in all fields
- B. Is a challenge to learn leadership skills
- C. Creates respect for others
- D. Helps individual to mature
- E. Improves living conditions

III. Steps in becoming a good leader

(NOTE: Leaders are made, not born.)

- A. Study qualities of a good leader
- B. Evaluate strong and weak points in oneself
- C. Become a good follower

  (NOTE: It is important to become a good follower before becoming a good leader.)

- D. Develop a plan for training oneself as a leader

IV. Ways to demonstrate leadership potential (Transparency 2)

- A. Be willing to assume responsibility

  (NOTE: It is important to assume responsibility both as a leader and as a follower. Some people will not assume responsibility unless they can be a leader.)

- B. Be honest and above reproach

  (NOTE: Operate so your honesty is not even questionable.)

- C. Be loyal to the firm or organization

  (NOTE: Avoid gossip and unconstructive criticism.)

INFORMATION SHEET

D. Be energetic and enthusiastic

(NOTE: To be enthusiastic you must act enthusiastically. The action is often necessary before the feeling can occur.)

E. Be able to think for yourself and make decisions

(NOTE: Do not say, "What do you want to do?"--"I don't know. What do you want to do?"--"It doesn't matter to me. Whatever you want to do.")

F. Be mentally alert

G. Cooperate with co-workers and authority figures

H. Show genuine concern for others at all times

I. Be diplomatic and tactful

J. Stick to a job when the going gets rough

K. Be self-confident and poised

(NOTE: Know your abilities and limitations, but be honest. Are your limitations absolutely ones which you cannot work around somehow?)

L. Be open-minded, optimistic, and progressive

(NOTE: Avoid being negative.)

M. Be able to accept and give constructive criticism

N. Analyze facts before jumping to conclusions

O. Be able to express yourself effectively

P. Take pride in doing a good job

Q. Believe in the goals of the organization

R. Be able to give others credit for their contributions to the organization

S. Encourage and motivate members of the group through actions and examples

T. Be a good listener

U. Be patient

V. Be fair and impartial

W. Express appreciation for work well done

INFORMATION SHEET

X. Know how to solve problems systematically

Y. Have faith in people and a desire to work with them

Z. Plan the program of work, set priorities, and plan time schedules so tasks are accomplished quickly

AA. Be sensitive to individuals and recognize differences

BB. Have a sense of humor

(NOTE: Be able to laugh at yourself.)

CC. Realize that your responsibility is to let others share the responsibilities through delegation of duties

DD. Provide a pleasant and adequate working environment

EE. Check and double check to see that all delegated tasks have been accomplished satisfactorily

FF. Use the talents of each person in the group or organization to his/her fullest potential

GG. Set realistic goals

HH. Be as persistent and aggressive as necessary

II. Have alternative plans of action

JJ. Show self-control or self-discipline

V. Styles of leadership (Transparency 3)

(NOTE: The most successful leader uses all three types of leadership, depending on the circumstances and the people involved. The person who uses only one style will have trouble, due to the individual differences of the people in the work group. Certain personalities seem to require different types of leadership.)

A. Autocratic

(NOTE: This style is used most effectively with hostile or insecure persons or in a binding situation.)

1. Does all the planning, organizing, controlling, and coordinating
2. Gives more emphasis to getting the job done than to the feelings of others
3. Is characterized by close supervision

INFORMATION SHEET

B. Democratic

(NOTE: This style is used most effectively with cooperative persons. It works well with established employees and methods. It will work well when reports have been favorable.)

1. Shows consideration for others
2. Listens to and uses good ideas from others
3. Is characterized by general supervision
4. Defines goals and lets co-workers use their judgment to some extent about how to do the job
5. Checks with the co-workers periodically to reward and/or make necessary corrections
6. Requires knowing co-workers well enough to know when this style of leadership can be used

C. Free rein

(NOTE: This style is used most effectively with individualistic persons who will assume the responsibility of working alone.)

1. Passes on information and directions from higher authority
2. Depends entirely on others to get the job done

VI. How a leader gives orders, instructions, and directions most effectively (Assignment Sheet #1)

A. Give information in a clear manner

(NOTE: Prepare in advance how to give the information in the best possible way.)

1. Ask politely for the orders to be repeated
2. Give examples and demonstrations
3. Number or letter steps

B. Avoid unnecessary details

INFORMATION SHEET

C. Give complete information

  1. Who

  2. What

  3. When

  4. Where

  5. Why

D. Give the standard of excellence needed

E. State information in a positive manner

(NOTE: Do not shout.)

F. Summarize and repeat important points periodically

VII. How to correct another person's mistakes most effectively

(NOTE: Corrections should only be made to secure better performance, not for personal reasons.)

A. Avoid criticism if at all possible

(NOTE: Most people find it difficult to accept criticism and either resent it or ignore it.)

B. Make remarks specific

Example: Don't just say "You haven't got the right attitude" or "You should be more careful"

C. Relate criticism only to the job or activities which affect performance

D. Use the sandwich effect (Transparency 4)

  1. Say something positive about person's work

  2. Give criticism tactfully

  (NOTE: Be specific.)

  3. End with more sincere praise

  (NOTE: Praise should be specific and sincere. Undeserved praise can do more harm than no praise at all.)

INFORMATION SHEET

E. Give criticism privately instead of in front of other people

(NOTE: There is an old saying that is still true: "Criticize privately. Praise publicly.")

F. Give criticism in a group meeting only if it can be done without singling out any individual

Example: "It has come to my attention that some people are missing their committee meetings. We need to work on this problem."

VIII. Roles found in groups (Assignment Sheet #1)

A. Initiator/Contributor--Suggests or proposes new ideas or changes to the group (Transparency 5)

B. Opinion-seeker--Asks not primarily for the facts but for a clarification of the values involved in a suggestion made or in alternative suggestions (Transparency 5)

C. Opinion-giver--States own belief and emphasizes own views (Transparency 5)

D. Information-seeker--Asks for clarification of suggestions, made in terms of their factual adequacy, for information and facts pertinent to the problem being discussed (Transparency 5)

E. Information-giver--Offers facts or generalizations to the group which are relative to his/her own experiences (Transparency 6)

F. Elaborator--Spells out suggestions in terms of examples, offers a rationale for suggestions, and tries to deduce how any idea or suggestion might work out if adopted by the group (Transparency 6)

G. Summarizer--Pulls ideas together so group might see where they are in their deliberation (Transparency 6)

H. Integrator--Tries to extract key points from several ideas and show what they have in common (Transparency 7)

I. Recorder--Writes down suggestions and group decisions (Transparency 7)

J. Encourager--Praises, agrees with, and accepts the contribution of others; is able to draw out other people and make them feel that their ideas are important and worth listening to (Transparency 7)

K. Compromiser--Yields own position and admits error or offers to come halfway (Transparency 8)

INFORMATION SHEET

L. Follower--Goes along with the movement of the group; may be an excellent worker but more or less passively accepts the ideas of others, serving as an audience in group discussion and decision (Transparency 8)

M. Dominator--Tries to assert authority or superiority in manipulating the group or certain members (Transparency 8)

N. Blocker--Tends to be negative to all ideas, rejecting without and beyond reason (Transparency 8)

O. Anecdotist--Recalls incidents unrelated to the group decision, often elaborating with great detail on past personal experiences (Transparency 9)

P. Special interest pleader--Speaks for the small person, the community, "grass roots;" usually voices own prejudices in the stereotype which best fits individual needs (Transparency 9)

Q. Recognition-seeker--Seeks in whatever way possible to call attention to self or to his/her own activities and accomplishments (Transparency 9)

R. Distractor--Displays lack of involvement in the group processes; activity may take the form of horseplay, cynicism, fooling around with gadgets, and other forms of distracting behavior (Transparency 9)

IX. Ways a leader overcomes problem situations in a group

(NOTE: These are alternative ways to handle problems. Obviously, you would not always use all the methods listed under each heading at one time.)

A. People who talk too much--Cut across their talk with a summarizing statement and direct a question to someone else

B. People who are too helpful, too quickly

1. Tactfully throw a question to someone else

2. Be sure they understand that you appreciate their help

Example: "Thank you. Let's get several opinions."

3. Use them to summarize facts

C. People who ask leader for opinion

1. Redirect question to the group

2. Don't pass the buck; if answer is not available, say so

INFORMATION SHEET

D. People who just want to listen--Use direct, leading questions that require more than a "yes" or "no" answer

E. People who are shy and/or hesitant

    1. Ask direct questions they can answer

    2. Ask for their opinion

    3. Build them up in the eyes of others in the group

F. People who carry on their own conversation on the side

    1. Pause and let others listen to the conversation

    2. Ask if they are finished

    3. Draw them into your discussion by asking their opinion

G. People not willing to help others

    1. Tell them how much the group would benefit from their experience

    2. Draw them out on a few things

    3. Thank them for participating

H. People with poor voice or choice of words

    1. Repeat their ideas in your own words

       Example: "In other words, you mean . . . . "

    2. Protect them from ridicule

I. People definitely contrary to group thought--Say, "Well, that's one way of looking at it" and then go on

J. When personalities clash

    1. Cut into the conversation with a direct question on the topic

    2. Bring another member into the discussion

    3. Frankly ask that personalities be left out

K. People who ramble on and on

    1. When they stop to breathe, thank them

    2. Rephrase one of their statements and pass on

INFORMATION SHEET

L. People who argue

   1. Ignore the people who seemingly are attempting to disrupt the meeting
   2. Recognize legitimate objections
   3. Talk to them privately and ask their help
   4. Ask them to drop out only as a last resort

M. People who are obstinate in wanting their way about everything

   1. Try to get others to help them see the point
   2. Tell them to see you after the meeting and then proceed

N. People who bring up personal problems--Tackle their problem if it is appropriate and pertains to the topic

O. People who bring up wrong subject--Say, "That's outside the scope of this discussion; perhaps we could take it up at a later time"

P. People who gripe about management and leadership

   1. Don't waste too much time on management gripes
   2. Tell them the problem you are trying to solve is how best to operate under the present system

X. Common errors made in objectively evaluating other persons

A. Personal feelings

Examples: The supervisor likes an employee so his/her work looks better than it actually is or vice versa

The chapter president wants to date the person so his/her work looks better

B. Recency of an occurrence

Example: An employee has done a good job all year until a week ago and, therefore, receives a bad rating when evaluated for a promotion and a raise

(NOTE: The opposite is also often true. Wrong evaluations can happen when an employee does a poor job until just before the evaluation takes place and, thus, receives a promotion and raise. Can you think of situations when this might happen in school and affect someone's grades?)

INFORMATION SHEET

C. Seriousness of the results of an improper action

Example: Three students violated the No Smoking sign; the third student set the trash can on fire with a cigarette butt. Actually, the third person's violation of the rule was no worse than the violation by the two who were lucky enough not to catch it on fire

D. Isolation

Example: Those whose place of work is physically near the supervisor have an advantage if they do well or a disadvantage if they do not do well

E. Halo effect

Examples: An employee does well on the bowling team and this makes his/her work look better

The chapter officer likes tall thin men which gives them the benefit of the doubt without the officer ever being aware of showing favoritism

F. Tendency to see what one wants to see

Example: The instructor recommended a person for employment and wants that person to do well

G. Squeaking wheel

Example: Persons who won't let the supervisor forget them when raises are being given

H. Talking a good game

Example: Persons who are better talkers about work than they are actual workers

XI. Steps in problem solving (Transparency 10)

A. Recognize the problem

B. Get the facts

C. Weigh the facts

D. Determine the objective

E. Make a decision

F. Take action

G. Check results

INFORMATION SHEET

XII. Categories of organizations where leadership skills may be used

(NOTE: The purposes and activities of many organizations overlap into several areas. The differences often exist only in membership requirements and in the origin of the organization. A large number of the organizations also include social activities in their program of work.)

A. Work

Examples: Supervisor, co-worker, union member

B. School

Examples: VICA, DECA, FBLA, FFA, FHA-HERO, HOSA, student council

C. Church

Examples: Youth group, boards, committees

D. Civic/service clubs

Examples: Kiwanis, Lions, Rotary, Exchange, Jaycees, Masons, Knights of Columbus, Shriners, Odd Fellows, Demolay, Rainbows, Eastern Star, Elks Lodge, Moose Lodge

E. Economic organizations

Examples: Chamber of Commerce, cooperatives, Cattlemen's Association

F. Professional organizations

Examples: Business and Professional Women, American Nursing Association, American Association of University Women

G. Charitable organizations

Examples: United Fund, Red Cross

H. Advisory committees

Examples: Vocational program advisory committee, advisory committee for community improvement projects

I. Special interest groups

Examples: Veterans of Foreign Wars, American Legion, National Association for the Advancement of Colored People, county fair board, Fraternal Order of Police, ecology groups, Alcoholics Anonymous, Gamblers Anonymous

INFORMATION SHEET

J. Political organizations

Examples: Republicans, Democrats

K. Support groups

Examples: Parent-Teacher Association, band boosters, alumni groups

L. Age-oriented groups

Examples: Scouts, senior citizens groups

M. Athletic groups

Examples: Riding clubs, ski clubs, Little League

N. Arts

Examples: Theater groups, arts and humanities councils

O. Hobby groups

Examples: Flower clubs, stamp collectors clubs

P. Social/brotherhood

Examples: Country club, Sigma Nu, Alpha Chi Omega, FarmHouse Fraternity

Q. Government

Examples: Voting on candidates and issues; serving on boards; running for school board; city, state, and national offices

XIII. Forms of city government (Assignment Sheet #2)

A. Weak mayor-strong council plan (Transparency 11)

1. Mayor cannot veto city ordinances just because he/she disapproves of them
2. Mayor does not approve city budget
3. Department heads are not directly responsible to the mayor
4. Council has controls over the mayor and department heads

INFORMATION SHEET

B. Strong mayor-weak council plan (Transparency 11)

   1. Mayor may veto city ordinances
   2. Mayor plans city budget
   3. Mayor may appoint and remove department heads
   4. Council is lawmaking body only

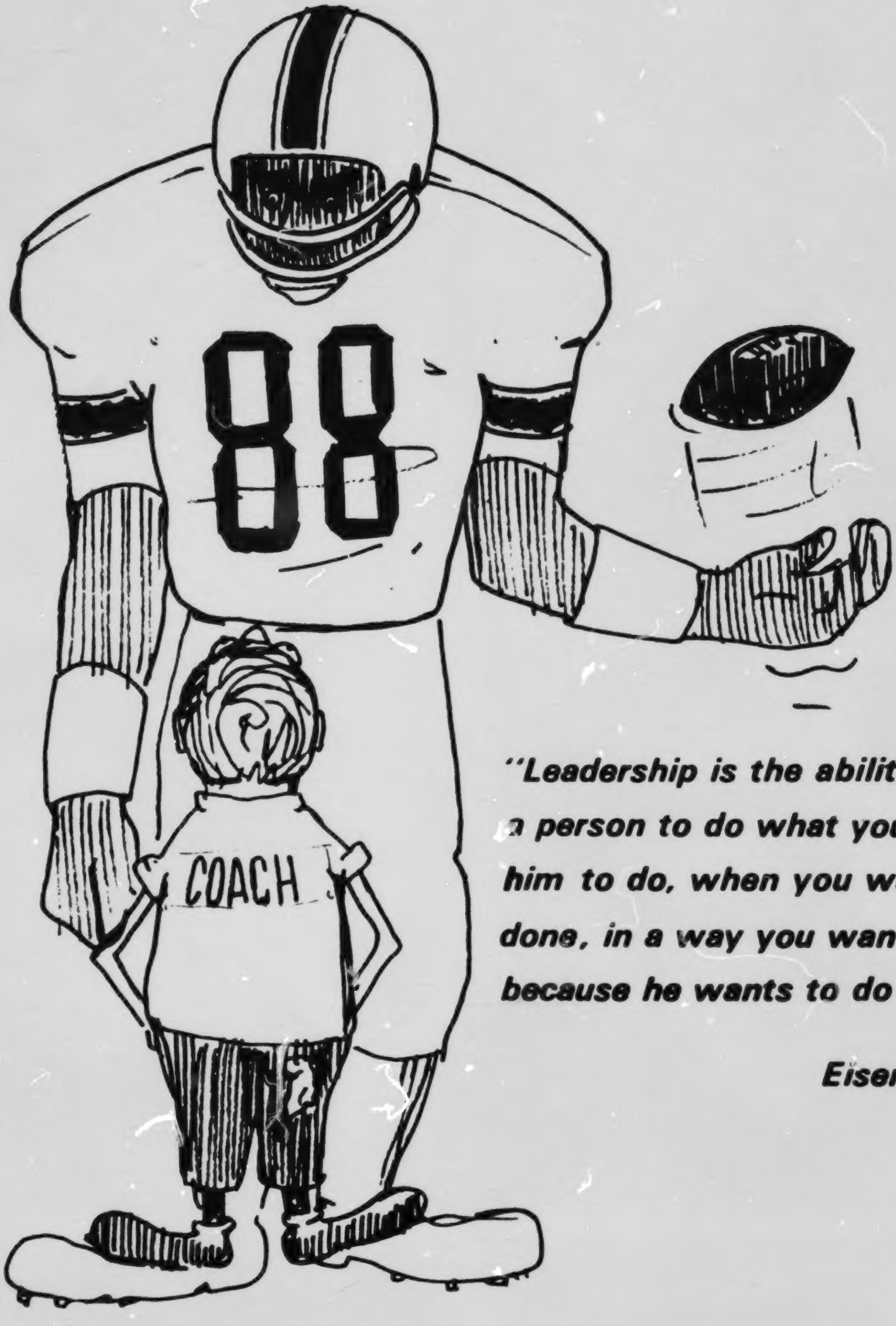
C. Commission plan (Transparency 12)

   1. Voters elect commission (council)
   2. Commissioners appoint chairperson (mayor)
   3. Commissioners appoint other officials and heads of major city departments
   4. Commissioners pass city ordinances

D. Council-manager plan (Transparency 13)

   1. Council passes city ordinances
   2. Council hires a trained city manager to be responsible for the work of city government

Leadership

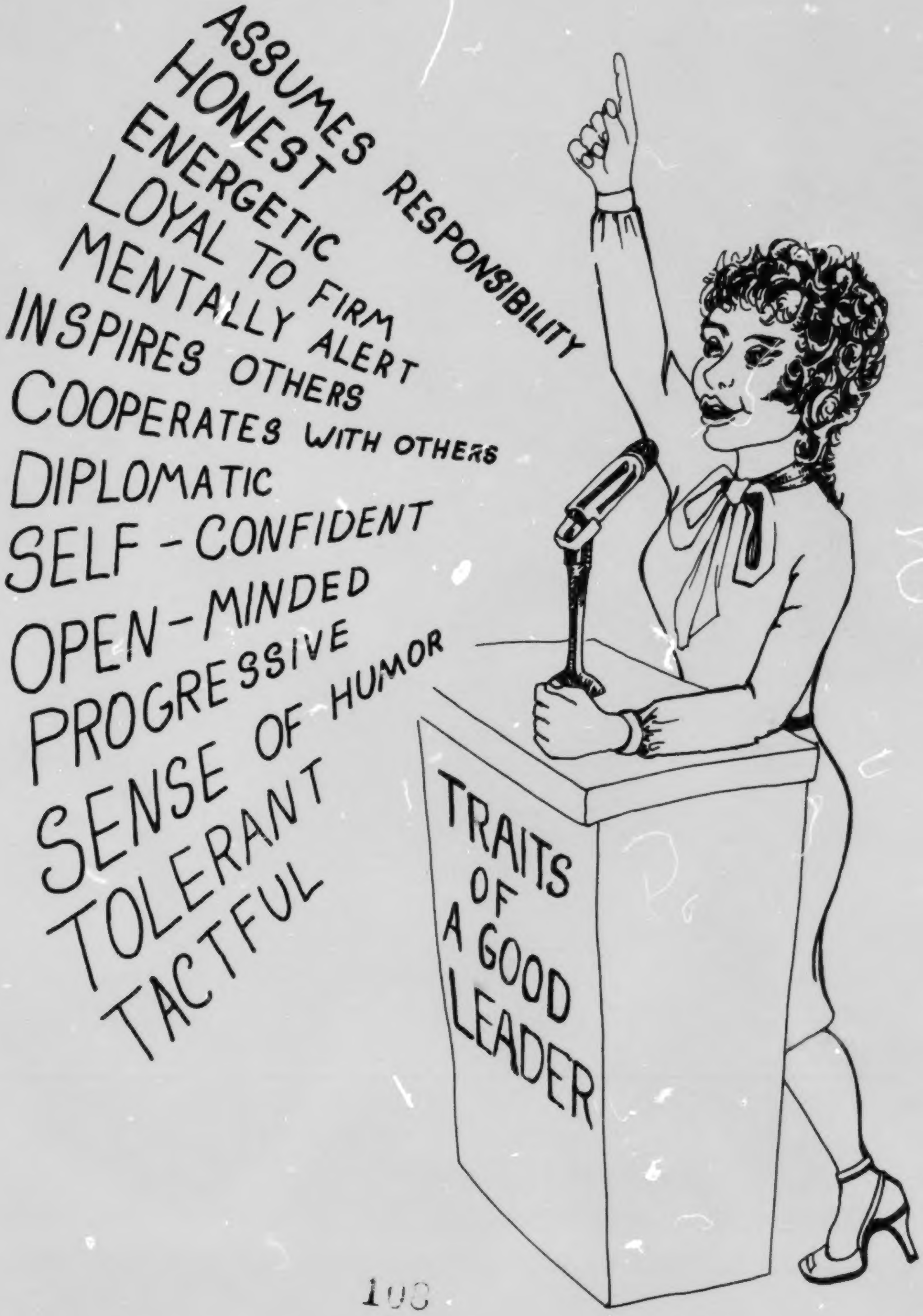


"Leadership is the ability to get a person to do what you want him to do, when you want it done, in a way you want it done, because he wants to do it."

Eisenhower

TM 1

Traits of a Good Leader

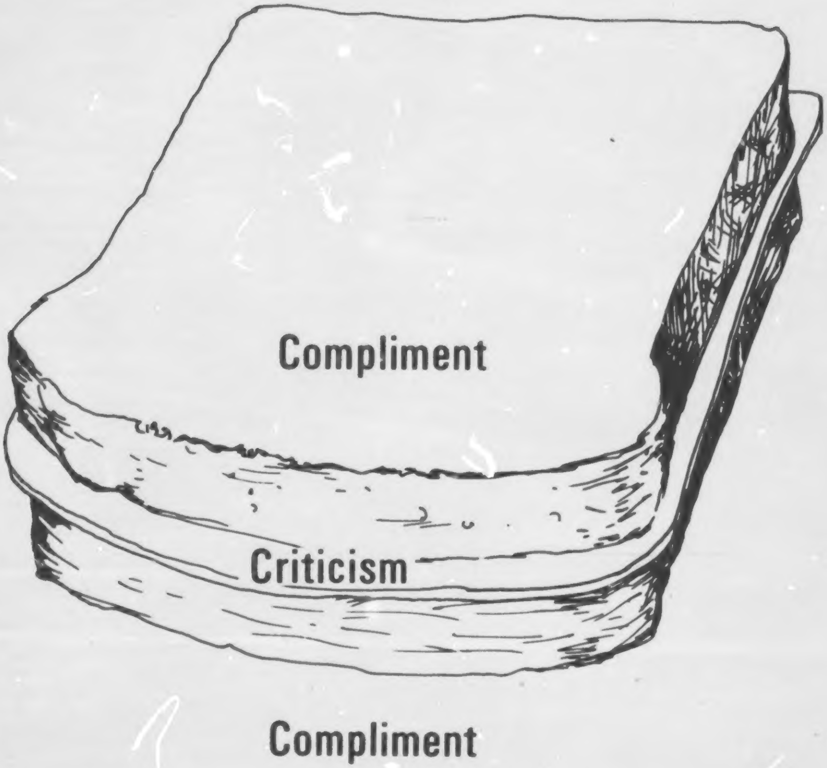

ASSUMES RESPONSIBILITY
HONEST
ENERGETIC
LOYAL TO FIRM
MENTALLY ALERT
INSPIRES OTHERS
COOPERATES WITH OTHERS
DIPLOMATIC
SELF-CONFIDENT
OPEN-MINDED
PROGRESSIVE
SENSE OF HUMOR
TOLERANT
TACTFUL
TRAITS OF A GOOD LEADER

Leadership Styles

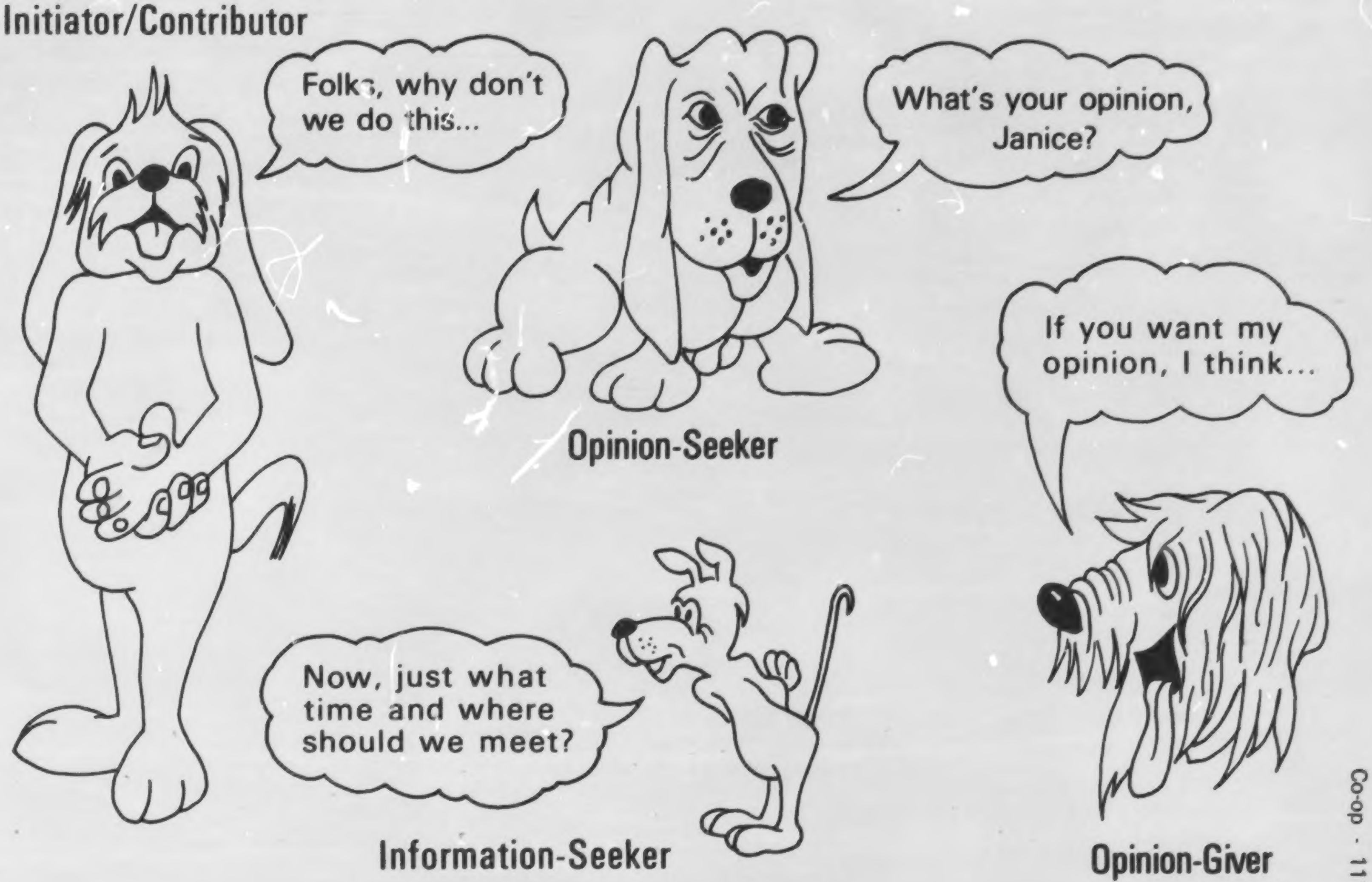
autocratic
democratic
free-rein

Co-op - 107-A

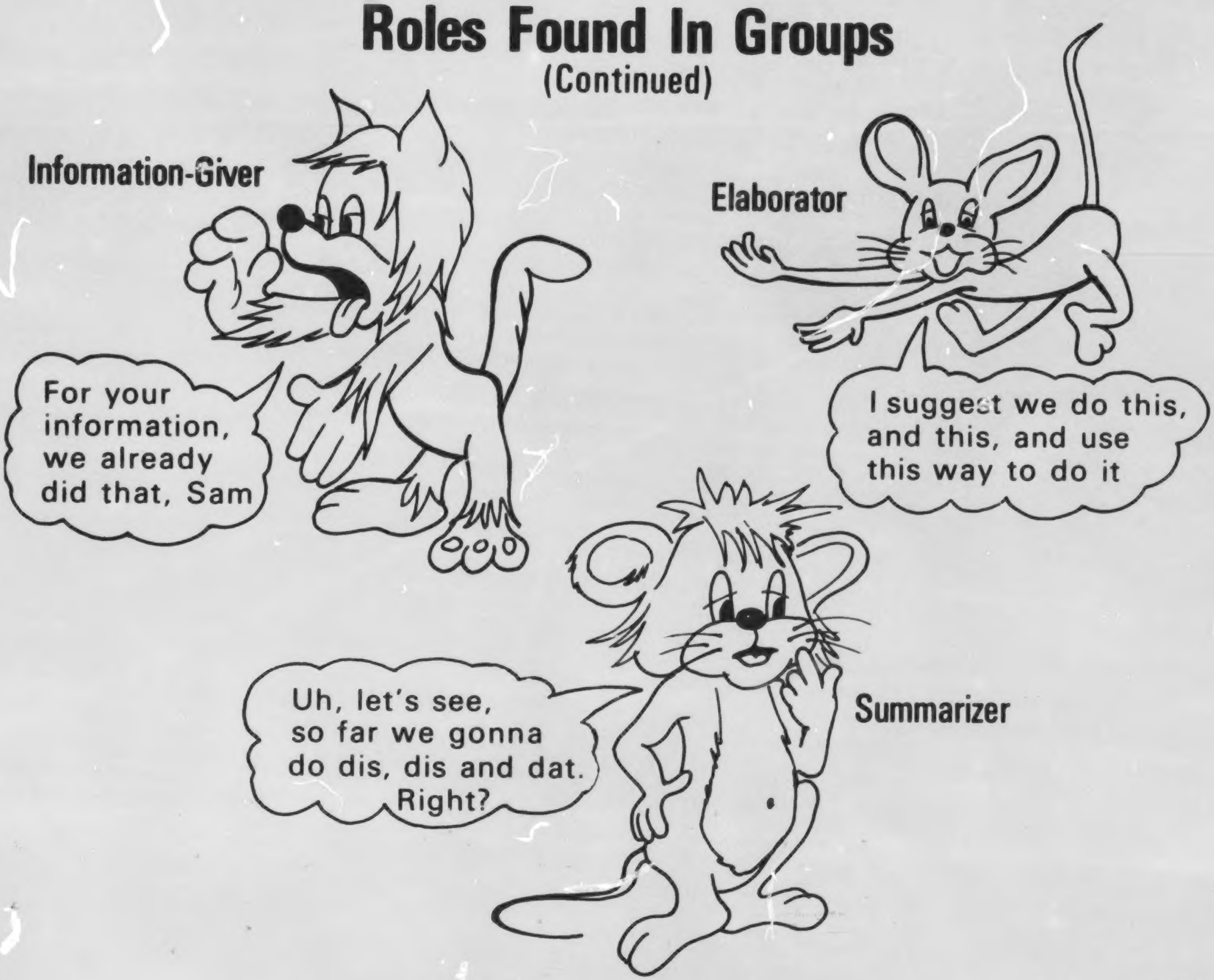
Sandwich Effect


Compliment
Criticism
Compliment

Roles Found In Groups

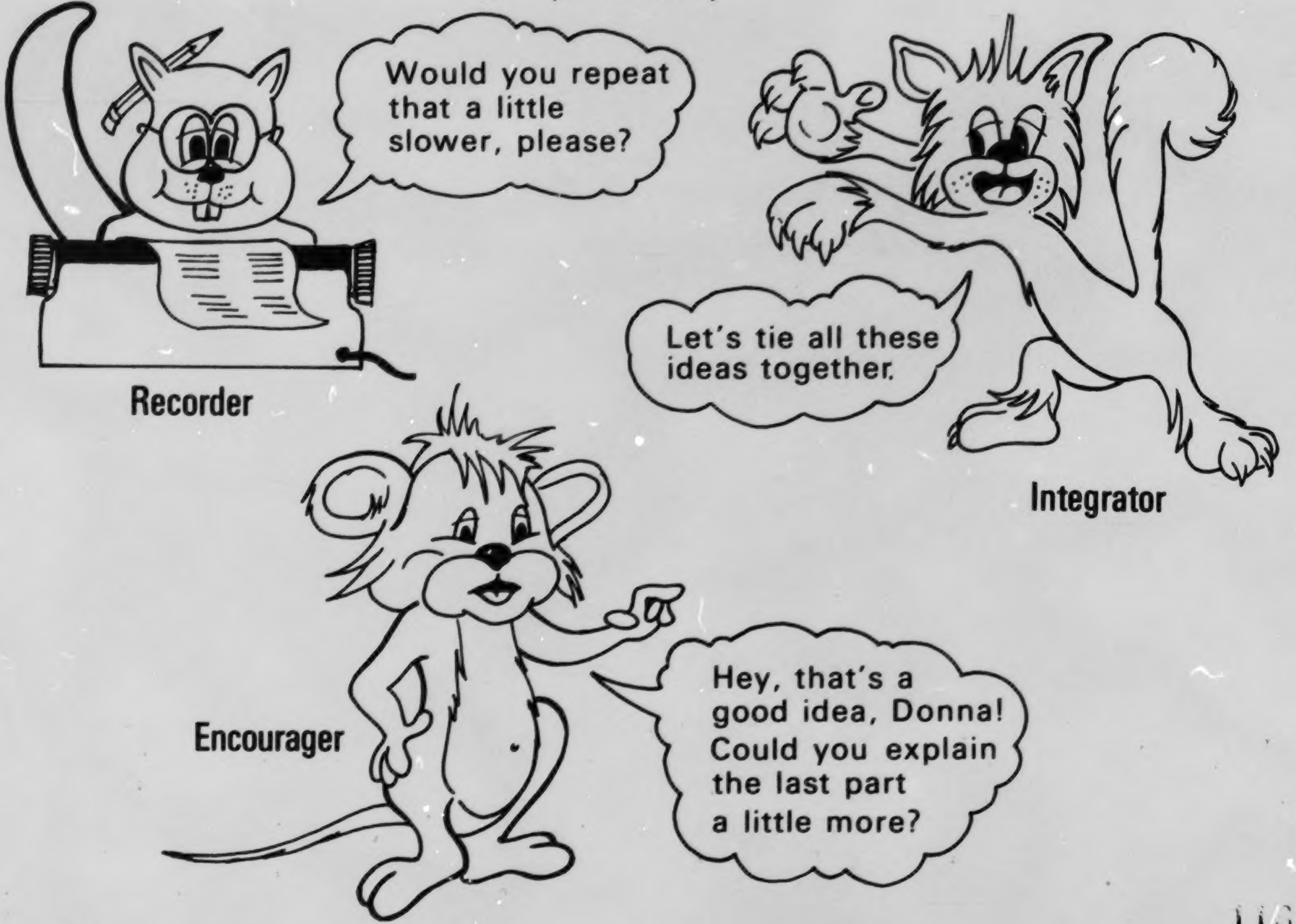

Initiator/Contributor
Folks, why don't we do this...
What's your opinion, Janice?
Opinion-Seeker
If you want my opinion, I think...
Now, just what time and where should we meet?
Information-Seeker
Opinion-Giver

Roles Found In Groups
(Continued)


Information-Giver
For your information, we already did that, Sam
Elaborator
I suggest we do this, and this, and use this way to do it
Summarizer
Uh, let's see, so far we gonna do dis, dis and dat. Right?

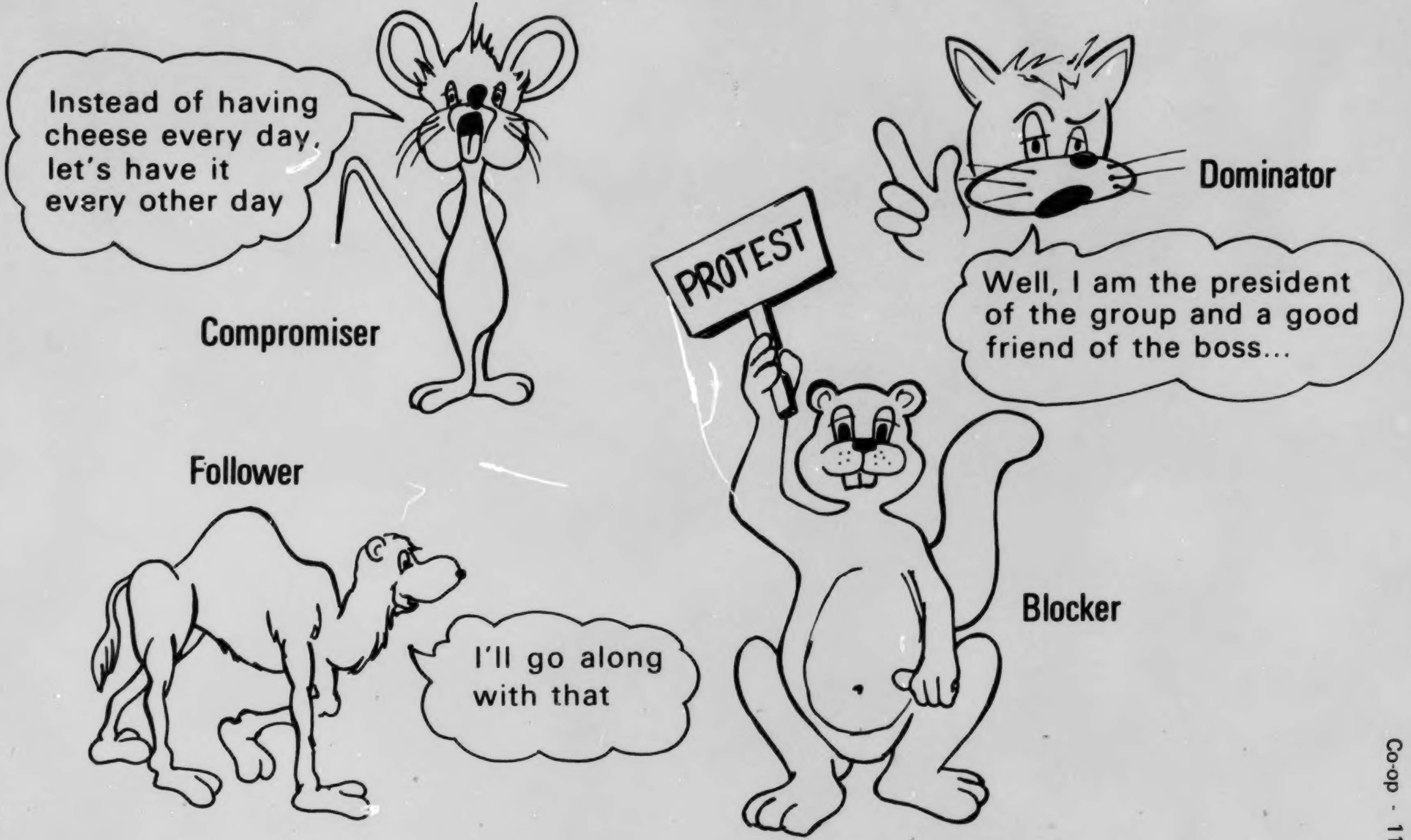
Roles Found In Groups

(Continued)

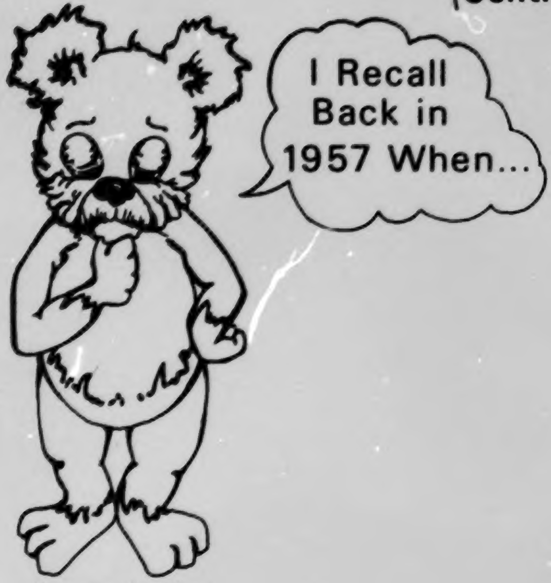

Would you repeat that a little slower, please?
Recorder
Let's tie all these ideas together.
Integrator
Encourager
Hey, that's a good idea, Donna! Could you explain the last part a little more?

Roles Found In Groups

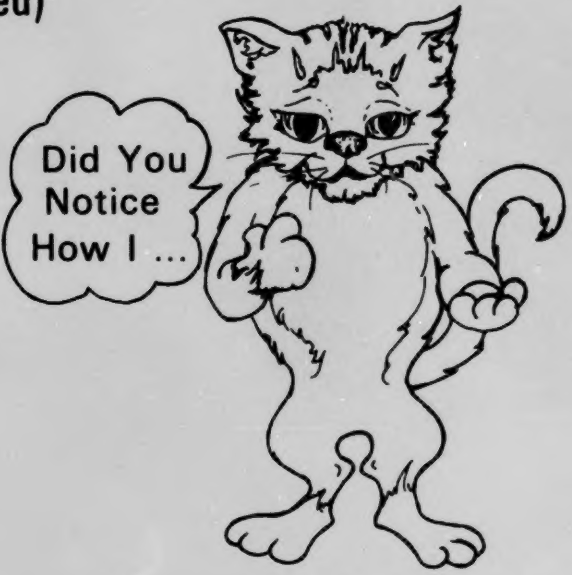
(Continued)


Instead of having cheese every day, let's have it every other day
Compromiser
Dominator
Well, I am the president of the group and a good friend of the boss...
PROTEST
Follower
I'll go along with that
Blocker

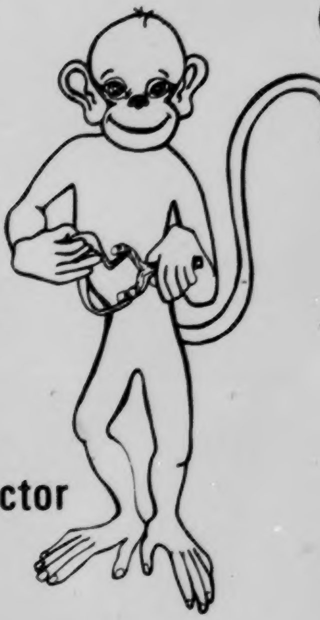
Roles Found in Groups
(Continued)


I Recall Back in 1957 When...

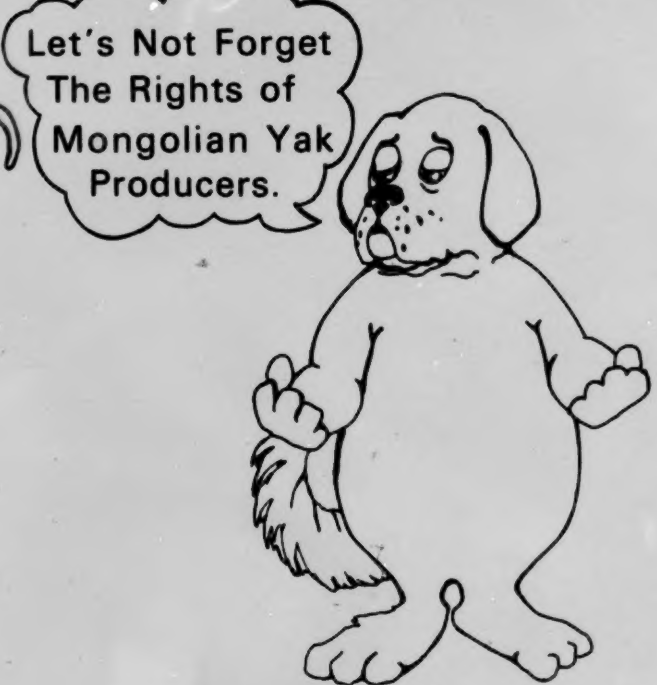
Anecdotist


Did You Notice How I ...

Recognition-Seeker



Distractor


Let's Not Forget The Rights of Mongolian Yak Producers.

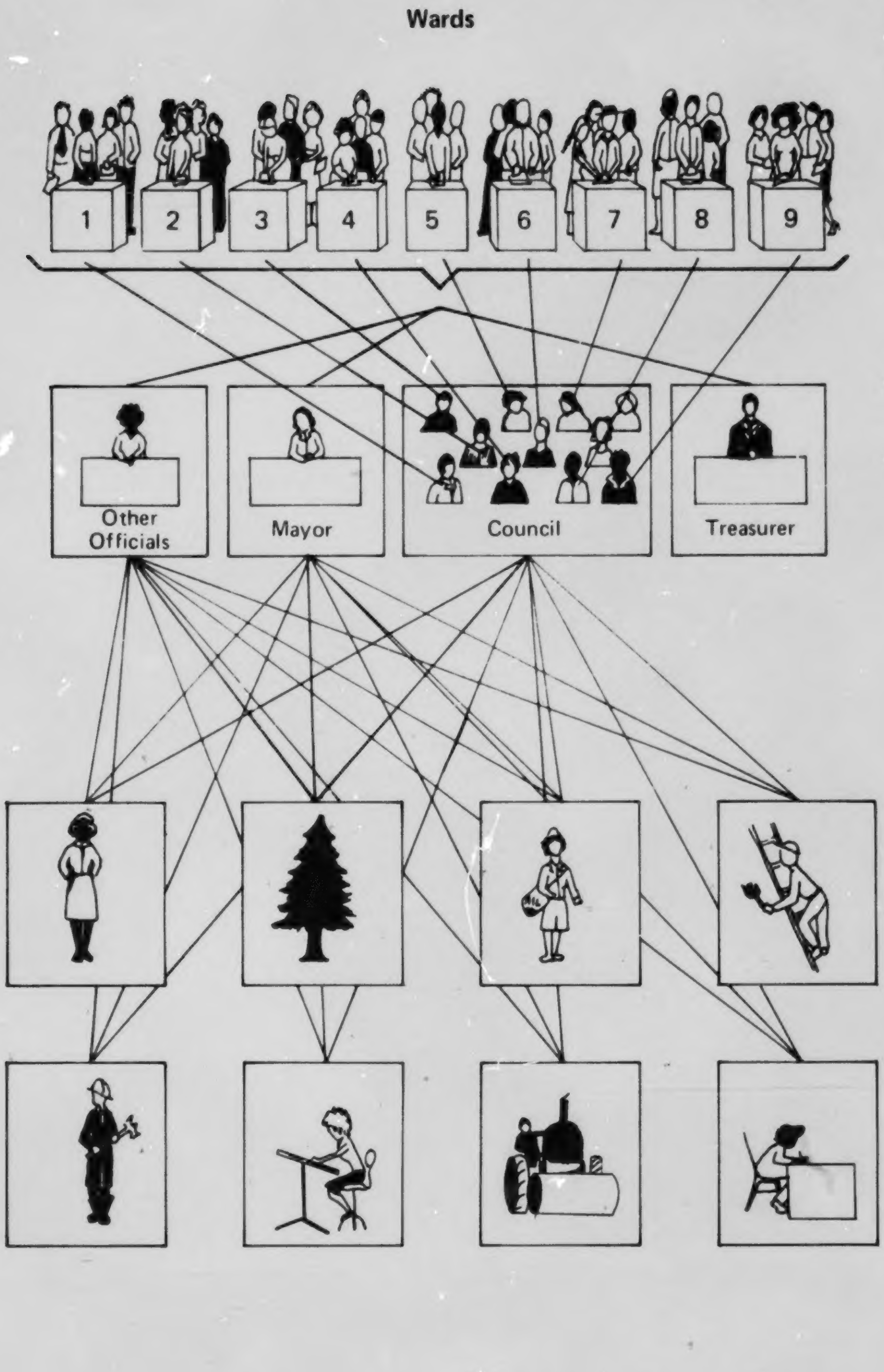
Special Interest Pleader

To Handle a Problem...

1. RECOGNIZE THE PROBLEM
2. GET THE FACTS
3. WEIGH THE FACTS
4. DETERMINE THE OBJECTIVE
5. MAKE A DECISION
6. TAKE ACTION
7. CHECK RESULTS

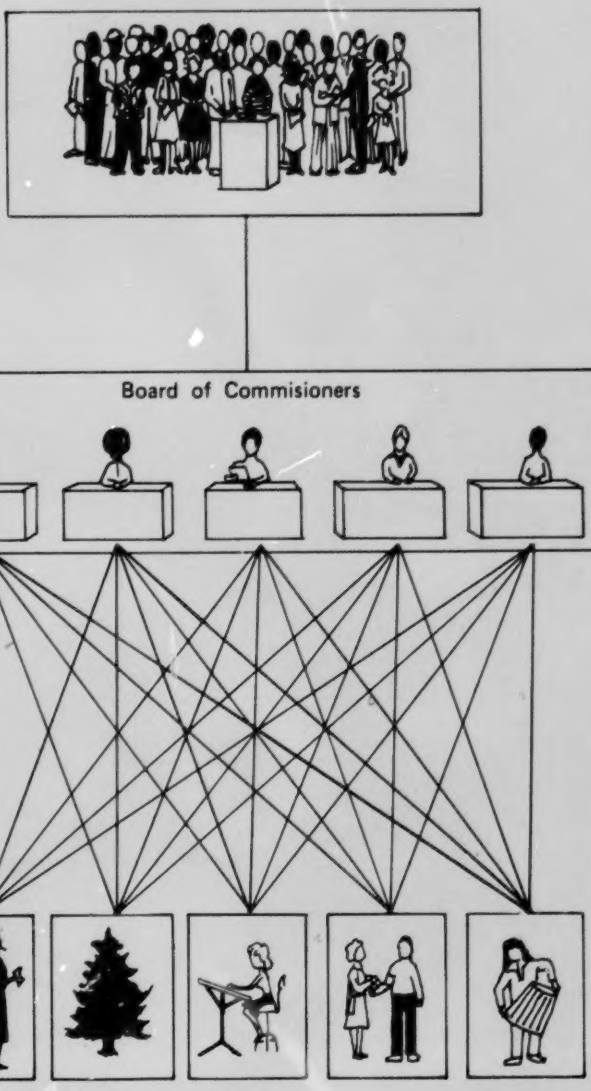
Co-op - 121-A

Mayor-Council Form of City Government

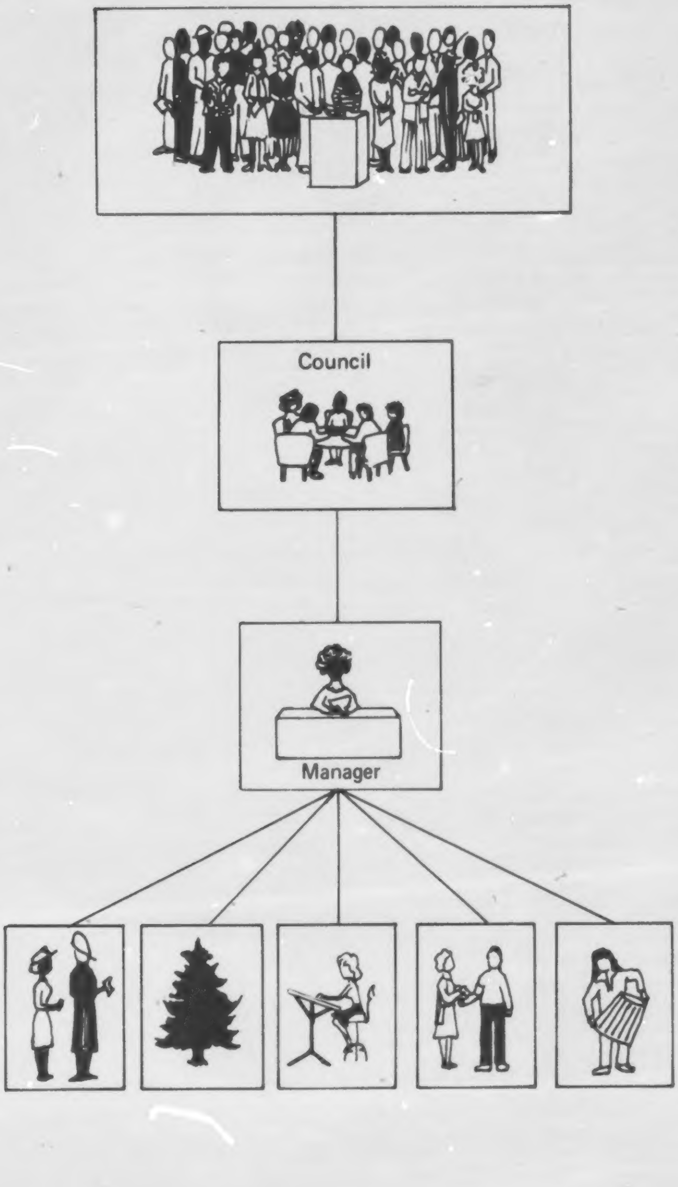

Wards
1
2
3
4
5
6
7
8
9
Other Officials
Mayor
Council
Treasurer

TM 11

Commission Form of City Government


Board of Commisioners

Council-Manager Form of City Government


Council
Manager

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

ASSIGNMENT SHEET #1--PRODUCTION SIMULATION

Divide into groups of approximately six to eight persons. Each group is given the following materials: one pair of scissors, one roll of tape, about five sheets of construction paper. Each group is to make something of their choice in ten minutes using only the materials provided. After the first five minutes one person is to be pulled from each group and not allowed to finish the game. Sometime during the ten minute period one person from each group must quit working for three minutes. Also, the tape or scissors must not be used for two minutes. The final products are to be judged on originality, durability, and the extent to which all materials or resources were used wisely. After completing the activity answer the questions below.

1. Did some planning, assessing, organizing, delegation, or specialization take place?

 ____

 ____

2. What roles did you see emerge in each group?

 (NOTE: Use information sheet as a guideline.)

 ____

 ____

 ____

3. Was there a display of good leadership qualities, i.e., tactfulness, enthusiasm, encouragement, discipline, giving instructions, cooperation?

 ____

 ____

4. What happens when someone is absent or just doesn't show up to complete their responsibilities, such as the person not allowed to finish the game the last five minutes?

 ____

 ____

 ____

ASSIGNMENT SHEET #1

5. What happens when the working environment is not adequate, such as when the tape or scissors are not used for two minutes?

6. What happens when members of the group are late or do not have an appropriate time schedule to follow in completing the task, such as the person who quit working for three minutes?

7. What happens when human and material resources are not used efficiently?

8. Was the person who had the idea for what to make the same person who did the cutting and/or taping? Was it the same person who provided encouragement and enthusiasm? Are all roles in the group important? Would the same people always play the same roles regardless of the group's goal or task?

9. Was there anyone in the group who willingly or unwillingly did not participate? If so, what could be done to use everyone's talents?

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

ASSIGNMENT SHEET #2--SELECTING LEADERS WITHIN YOUR COMMUNITY

1. Select three individuals in your local community who appear to you to be good leaders. List three leadership traits that you believe each individual possesses.

NAME	LEADERSHIP TRAITS
a. ____________________	1) ____________________
	2) ____________________
	3) ____________________
b. ____________________	1) ____________________
	2) ____________________
	3) ____________________
c. ____________________	1) ____________________
	2) ____________________
	3) ____________________

2. What type of city government do you have in your community?

____

____

3. Who are the leaders in city government?

____

____

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

ASSIGNMENT SHEET #3--PERSONALITY SELF-RATING SCALE

Circle the appropriate number following each trait. Four is outstanding; three is above average; two is average; one is poor. Total your score on the following page. You may then want a classmate to rate you to see if the evaluations are the same.

		Poor	Average	Above Average	Outstanding
1.	Do I maintain a well-groomed appearance?	1	2	3	4
2.	Do I have a pleasing voice?	1	2	3	4
3.	Is my posture alert and poised?	1	2	3	4
4.	Is my disposition cheerful?	1	2	3	4
5.	Do I make friends easily?	1	2	3	4
6.	Do I exert positive leadership?	1	2	3	4
7.	Am I generally thoughtful of the feelings of others?	1	2	3	4
8.	Is my enthusiasm sincere and contagious?	1	2	3	4
9.	Do I persevere until I achieve success?	1	2	3	4
10.	Am I sincere in my interest in other people?	1	2	3	4
11.	Am I ambitious to get ahead?	1	2	3	4
12.	Do I get along well with others?	1	2	3	4
13.	Do I react constructively to criticism?	1	2	3	4
14.	Do I remember names and faces?	1	2	3	4
15.	Am I punctual on all occasions?	1	2	3	4
16.	Do I have and evidence a spirit of cooperation?	1	2	3	4
17.	Am I free from prejudice?	1	2	3	4
18.	Do I know how people react in most situations?	1	2	3	4

ASSIGNMENT SHEET #3

		Poor	Average	Above Average	Outstanding
19.	Am I generally a good listener?	1	2	3	4
20.	Do I refuse to be hurt by what other people say?	1	2	3	4
21.	Can I criticize without giving offense?	1	2	3	4
22.	Do I usually like people for what they are, or do I wait to see if they like me?	1	2	3	4
23.	Do I enjoy being part of a group?	1	2	3	4
24.	Am I reliable?	1	2	3	4
25.	Can I adapt myself to all situations?	1	2	3	4
26.	Am I easily discouraged?	1	2	3	4
27.	Do I apply myself to the problems of each day?	1	2	3	4
28.	Can I make a decision quickly and accurately?	1	2	3	4
29.	Am I loyal to my supervisors and associates?	1	2	3	4
30.	Do I try to get the other person's point of view?	1	2	3	4
31.	Am I neat and clean in my work?	1	2	3	4
32.	Do I know where I make my mistakes, and do I admit them?	1	2	3	4
33.	Am I looking for opportunities to serve others better?	1	2	3	4
34.	Am I following a systematic plan for improvement and advancement?	1	2	3	4
35.	Can I accept honors and advancements and yet keep my feet on the ground?	1	2	3	4
36.	Am I playing the game of life honestly and fairly with myself and with others?	1	2	3	4

TOTAL SCORE ____________

ASSIGNMENT SHEET #3

Now evaluate your scores. If your score totaled over 100, your personality rating is superior. If you've been honest with yourself, you are among the people who are most likely to succeed. A score of 90-100 is above average; 75-90 is average; below 75 shows plenty of room for improvement. How did you rate?

Divide into small groups now and discuss why these characteristics are important and how to eliminate any problem areas. This can be a very valuable experience if you will use it well.

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

TEST

NAME ______________________________ SCORE ____________

1. Define the term *leadership.*

   ____

   ____

2. List two reasons for becoming a good leader.

   a. ____

   b. ____

3. List the steps in becoming a good leader.

   a. ____

   b. ____

   c. ____

   d. ____

4. Select from the following list ways to demonstrate leadership potential by placing an "X" in the correct blanks.

   _____a. Be willing to assume responsibility

   _____b. Do not do anything until you are told to do it

   _____c. Be honest and above reproach

   _____d. Be loyal to the firm or organization

   _____e. Be energetic and enthusiastic

   _____f. Rely on other people to make the decisions

   _____g. Be mentally alert

   _____h. Have alternative plans of action

   _____i. Cooperate with co-workers and authority figures

   _____j. Show genuine concern for others at all times

   _____k. Be diplomatic and tactful

   _____l. Quit trying when the going gets rough _____m. Be open-minded, optimistic, and progressive

_____n. Be pessimistic

_____o. Do something a certain way because it has always been done that way

_____p. Make quick, snap decisions in most cases

_____q. Take pride in doing a good job

_____r. Believe in the goals of the organization

_____s. Show self-control or self-discipline

_____t. Be able to give others credit for their contributions to the organization

_____u. Encourage and motivate members of the group through actions and examples

_____v. Be a good listener

_____w. Be fair and impartial

_____x. Be patient

_____y. Express appreciation for work well done

_____z. Know how to solve problems systematically

____aa. Have faith in people and a desire to work with them

____bb. Plan the program of work, set priorities, and plan time schedules so tasks are accomplished quickly

____cc. Realize that being sensitive is a sign of weakness

____dd. Have a sense of humor

____ee. Realize that your responsibility is to shoulder all duties and responsibilities

____ff. Provide a pleasant and adequate working environment

____gg. Check and double check to see that all delegated tasks have been accomplished satisfactorily

____hh. Use the talents of each person in the group or organization to his/her fullest potential

5. Match the styles of leadership on the right to descriptions of each by placing the appropriate numbers in the blanks provided. An answer may be used more than once.

______a. Passes on information and directions from higher authority

______b. Defines goals and lets co-workers use their judgment to some extent about how to do the job

______c. Does all the planning, organizing, controlling, and coordinating

______d. Gives more emphasis to getting the job done than to the feelings of others

______e. Shows consideration for others

______f. Listens to and uses good ideas from others

______g. Is characterized by general supervision

______h. Depends entirely on others to get the job done

______i. Checks with the co-workers periodically to reward and/or make necessary corrections

______j. Is characterized by close supervision

______k. Requires knowing co-workers well enough to know when this style of leadership can be used

1. Autocratic
2. Democratic
3. Free rein

6. Select from the following list correct statements about how a leader gives orders, instructions, and directions most effectively. Place an "X" in the appropriate blanks.

______a. Ask politely for the orders to be repeated

______b. Give examples and demonstrations

______c. Provide a lot of details

______d. Give complete information, including who, what, when, where, and why

______e. Give the standard of excellence needed

______f. State information in a negative manner

7. Select from the following list statements about how to correct another person's mistakes most effectively. Place an "X" in the appropriate blanks.

______a. Avoid criticism if at all possible

______b. Make remarks general

______c. Relate criticism only to the job or activities which affect performance

______d. Use the sandwich effect by saying something positive about person's work, giving criticism tactfully, and ending with more sincere praise

______e. Reinforce criticism by giving it in public

______f. Single out individuals for criticism in meetings

8. Match the roles found in groups on the right to the correct descriptions of each by placing the numbers in the appropriate blanks. Roles and descriptions are continued on the following page.

______a. Asks not primarily for the facts but for a clarification of the values involved in a suggestion made or in alternative suggestions

______b. Offers facts or generalizations to the group which are relative to his/her own experiences

______c. Displays lack of involvement in the group processes; activity may take the form of horseplay, cynicism, fooling around with gadgets, and other forms of distracting behavior

______d. Asks for clarification of suggestions, made in terms of their factual adequacy, for information and facts pertinent to the problem being discussed

______e. Spells out suggestions in terms of examples, offers a rationale for suggestions, and tries to deduce how any idea or suggestion might work out if adopted by the group

______f. Speaks for the small person, the community, "grass roots;" usually voices own prejudices in the stereotype which best fits individual needs

1. Opinion-seeker
2. Information-seeker
3. Special interest pleader
4. Elaborator
5. Distractor
6. Information-giver

______g. Seeks in whatever way possible to call attention to self or to his/her own activities and accomplishments

______h. Praises, agrees with, and accepts the contribution of others; is able to draw out other people and make them feel that their ideas are important and worth listening to

______i. Writes down suggestions and group decisions

______j. Goes along with the movement of the group; may be an excellent worker but more or less passively accepts the ideas of others, serving as an audience in group discussion and decision

______k. Yields own position and admits error or offers to come halfway

______l. Pulls ideas together so group might see where they are in their deliberation

______m. Tries to extract key points from several ideas and show what they have in common

______n. Tries to assert authority or superiority in manipulating the group or certain members

______o. States own belief and emphasizes own views

______p. Tends to be negative to all ideas, rejecting without and beyond reason

______q. Recalls incidents unrelated to the group decision, often elaborating with great detail on past personal experiences

______r. Suggests or proposes new ideas or changes to the group

7. Dominator
8. Blocker
9. Anecdotist
10. Recognition seeker
11. Summarizer
12. Integrator
13. Recorder
14. Encourager
15. Compromiser
16. Follower
17. Opinion-giver
18. Initiator/Contributor

9. List ways a leader overcomes problem situations in a group. You need only list one way under each situation.

   a. People who talk too much

   b. People who are too helpful, too quickly

   c. People who ask leader for opinion

   d. People who just want to listen

   e. People who are shy and/or hesitant

   f. People who carry on their own conversation on the side

   g. People not willing to help others

   h. People with poor voice or choice of words

   i. People definitely contrary to group thought

j. When personalities clash

____

____

k. People who ramble on and on

____

____

l. People who argue

____

____

m. People who are obstinate in wanting their way about everything

____

____

n. People who bring up personal problems

____

____

o. People who bring up wrong subject

____

____

p. People who gripe about management and leadership

____

____

10. List four common errors made in objectively evaluating other persons.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

11. Arrange in order the steps in problem solving by placing a "1" in front of the first step, a "2" in front of the second step, and so on.

_____a. Take action

_____b. Weigh the facts

_____c. Recognize the problem

_____d. Check results

_____e. Make a decision

_____f. Get the facts

_____g. Determine the objective

12. List four categories of organizations where leadership skills may be used.

a. ____

b. ____

c. ____

d. ____

13. Match the forms of city government on the right to descriptions of each by placing the appropriate numbers in the blanks provided. An answer may be used more than once.

_____a. Council has controls over the mayor and department heads

_____b. Department heads are not directly responsible to the mayor

_____c. Mayor cannot veto city ordinances just because he/she disapproves of them

_____d. Commissioners appoint chairperson (mayor)

_____e. Voters elect commission (council)

_____f. Mayor plans city budget

_____g. Council hires a trained city manager to be responsible for the work of city government

_____h. Commissioners appoint other officials and heads of major city departments

1. Weak mayor-strong council plan
2. Strong mayor-weak council plan
3. Commission plan
4. Council-manager plan

_____i. Council passes city ordinances

_____j. Mayor may appoint and remove department heads

_____k. Commissioners pass city ordinances

_____l. Mayor does not approve city budget

_____m. Council is lawmaking body only

_____n. Mayor may veto city ordinances

14. Rate self as a leader after completing the personality self-rating scale.

(NOTE: If the above activity has not been accomplished prior to the test, ask the teacher-coordinator when it should be completed.)

LEADERSHIP DEVELOPMENT AND CIVIC RESPONSIBILITY
UNIT III

ANSWERS TO TEST

1. Combination of qualities which inspires confidence, draws others toward the leader, and causes them to follow willingly

2. Any two of the following:

   a. Provides a skill which is needed in all fields

   b. Is a challenge to learn leadership skills

   c. Creates respect for others

   d. Helps individual to mature

   e. Improves living conditions

3. a. Study qualities of a good leader

   b. Evaluate strong and weak points in oneself

   c. Become a good follower

   d. Develop a plan for training oneself as a leader

4. a, c, d, e, g, h, i, j, k, m, q, r, s, t, u, v, w, x, y, z, aa, bb, dd, ff, gg, hh

5.

a.	3	e.	2	i.	2
b.	2	f.	2	j.	1
c.	1	g.	2	k.	2
d.	1	h.	3		

6. a, b, d, e

7. a, c, d

8.

a.	1	g.	10	m.	12
b.	6	h.	14	n.	7
c.	5	i.	13	o.	17
d.	2	j.	16	p.	8
e.	4	k.	15	q.	9
f.	3	l.	11	r.	18

9. Any one of the following under each category:

   a. People who talk too much--Cut across their talk with a summarizing statement and direct a question to someone else

   b. People who are too helpful, too quickly

      1) Tactfully throw a question to someone else

      2) Be sure they understand that you appreciate their help

      3) Use them to summarize facts

   c. People who ask leader for opinion

      1) Redirect question to the group

      2) Don't pass the buck; if answer is not available, say so

   d. People who just want to listen--Use direct, leading questions that require more than a "yes" or "no" answer

   e. People who are shy and/or hesitant

      1) Ask direct questions they can answer

      2) Ask for their opinion

      3) Build them up in the eyes of others in the group

   f. People who carry on their own conversation on the side

      1) Pause and let others listen to the conversation

      2) Ask if they are finished

      3) Draw them into your discussion by asking their opinion

   g. People not willing to help others

      1) Tell them how much the group would benefit from their experience

      2) Draw them out on a few things

      3) Thank them for participating

   h. People with poor voice or choice of words

      1) Repeat their ideas in your own words

      2) Protect them from ridicule

   i. People definitely contrary to group thought--Say, "Well, that's one way of looking at it" and then go on

- j. When personalities clash
    - 1) Cut into the conversation with a direct question on the topic
    - 2) Bring another member into the discussion
    - 3) Frankly ask that personalities be left out
- k. People who ramble on and on
    - 1) When they stop to breathe, thank them
    - 2) Rephrase one of their statements and pass on
- l. People who argue
    - 1) Ignore the people who seemingly are attempting to disrupt the meeting
    - 2) Recognize legitimate objections
    - 3) Talk to them privately and ask their help
    - 4) Ask them to drop out only as a last resort
- m. People who are obstinate in wanting their way about everything
    - 1) Try to get others to help them see the point
    - 2) Tell them to see you after the meeting and then proceed
- n. People who bring up personal problems--Tackle their problem if it is appropriate and pertains to the topic
- o. People who bring up wrong subject--Say, "That's outside the scope of this discussion; perhaps we could take it up at a later time"
- p. People who gripe about management and leadership
    - 1) Don't waste too much time on management gripes
    - 2) Tell them the problem you are trying to solve is how best to operate under the present system

10. Any four of the following:

- a. Personal feelings
- b. Recency of an occurrence
- c. Seriousness of the results of an improper action
- d. Isolation
- e. Halo effect

f. Tendency to see what one wants to see

g. Squeaking wheel

h. Talking a good game

11. a. 6

b. 3

c. 1

d. 7

e. 5

f. 2

g. 4

12. Any four of the following:

a. Work

b. School

c. Church

d. Civic/service clubs

e. Economic organizations

f. Professional organizations

g. Charitable organizations

h. Advisory committees

i. Special interest groups

j. Political organizations

k. Support groups

l. Age-oriented groups

m. Athletic groups

n. Arts

o. Hobby groups

p. Social/brotherhood

q. Government

13. a. 1
b. 1
c. 1
d. 3
e. 3
f. 2
g. 4
h. 3
i. 4
j. 2
k. 3
l. 1
m. 2
n. 2

14. Evaluated to the satisfaction of the teacher-coordinator

HEALTH AND SAFETY
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to list basic and personal safety rules and match types of fires to descriptions of each. The student should be able to select from a list steps to stop bleeding, to clear a victim's air passage, to treat a victim for shock, and to move heavy objects. The student should discuss safety rules with employer. This knowledge will be evidenced by completion of the assignment sheet and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with health and safety to the correct definitions.
2. List the most basic safety rules.
3. List personal safety rules.
4. Match types of fires to descriptions of each.
5. List steps to be taken involving accidents and first aid.
6. Select from a list correct steps to stop bleeding caused by an accident.
7. Select from a list correct steps to clear a victim's air passage.
8. Select from a list correct steps to treat a victim for shock.
9. Select from a list true statements about the proper lifting method.
10. Select from a list true statements about the proper method for moving material at arm's level.
11. Select from a list true statements about the proper method of moving materials above head level.
12. Discuss safety rules with employer.

HEALTH AND SAFETY
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

  A. Give pretest using objective sheet.

  B. Arrange for a guest speaker from a physical education department, YMCA/YWCA, National Guard, military personnel, Red Cross, medical office, or some other available source to demonstrate first aid measures.

  C. Arrange for the fire department to demonstrate fire extinguishers and talk on safety.

  D. Provide student with objective sheet.

  E. Provide student with information and assignment sheets.

  F. Make transparencies.

  G. Discuss unit and specific objectives.

  H. Discuss information and assignment sheets.

  I. Have students make posters of various safety rules.

  J. Give test.

  K. Reteach if necessary.

  L. Test again until minimum standard is reached.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Pressure Points

    2. TM 2--Clearing Air Passage

    3. TM 3--Proper Lifting Method

    4. TM 4--Proper Method for Moving Material at Arm's Level

    5. TM 5--Carrying Materials

D. Assignment Sheet #1--Discuss Safety Rules with Employer

E. Test

F. Answers to test

III. References:

A. Grimes, Vici. *Food Service: Production and Service.* Stillwater, Oklahoma: Mid-America Vocational Curriculum Consortium, 1976.

B. Consilia, Sister Mary. *Nurse Assistant.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1971.

C. Henderson, Charles W. *Auto Mechanics.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1971.

D. *Safety and You on the Job.* Columbus, Ohio: The Distributive Education Materials Laboratory, 1977.

HEALTH AND SAFETY
UNIT I

INFORMATION SHEET

I. Terms and definitions

  A. Extremity--Limb of the body

  Examples: Arm, leg

  B. Dilate--Spread wide; enlarge

  C. Tourniquet--Device used to cut off the supply of blood between heart and wound

  D. Occupational Safety and Health Act (OSHA)--Federal legislation designed to insure safe and sanitary working conditions for employees

  Example: Standardized color codes marking dangerous machinery

  E. First aid--Immediate care given to a person who has been injured or has suddenly been taken ill

II. Most basic safety rules

  A. If you drop it, pick it up

  B. If you spill it, wipe it up

  C. Keep your mind on what you are doing

III. Personal safety rules (Assignment Sheet #1)

(NOTE: The following list is not meant to be complete. Every person should learn and observe the specific safety rules for his/her training station.)

  A. Avoid potentially dangerous clothing on the job

  Examples: Baggy clothing, rings, dangling jewelry, loose apron strings and ties

  B. Confine long hair

  Examples: Caps, hairnets, bands, tie-backs

  C. Wear shoes with good support that are appropriate for the job

  (NOTE: Check with your training station sponsor to determine what is appropriate.)

  Examples: Shoes with rubber heels to prevent slipping; safety-toed shoes; shoes without extremely high heels

INFORMATION SHEET

D. Wear required safety equipment

Examples: Goggles, helmet, gloves, coveralls

E. Disconnect power from all machines before performing cleaning or maintenance

F. Store oily rags in enclosed, metal containers

G. Keep work area clean

H. Keep aisles and exits clear

I. Do not "horse around" near equipment and machinery

J. Be careful of sharp, hot, and combustible objects

K. Smoke only in designated areas

L. Report all accidents and faulty equipment to supervisor immediately

IV. Types of fires

A. Class A--Fires that occur in ordinary combustible materials, such as wood, rags, and rubbish

B. Class B--Fires that occur with flammable liquids, such as gasoline, oil, grease, paints, and thinners

C. Class C--Fires that occur in or near electrical equipment, such as motors, switchboards, and electrical wiring

(NOTE: Do not use water on electrical or natural gas fires.)

V. Steps to be taken involving accidents and first aid

A. Accidents--Report all accidents and faulty equipment to the supervisor immediately

(NOTE: If a serious injury is apparent, contact hospital, medical personnel, fire department, or police department. A student should not attempt to move a victim until help arrives, unless the victim is in immediate danger.)

B. First aid

1. Stop the bleeding
2. Clear the victim's air passage
3. Treat for shock

INFORMATION SHEET

VI. How to stop bleeding caused by an accident

A. Apply direct pressure to wound with hand or cleanest material available

B. Try to apply pressure on artery by pressing against a bone as well as the wound if direct pressure does not stop the bleeding (Transparency 1)

(NOTE: The best places to apply pressure and stop bleeding are the sides of the neck, the upper arms, and the groin.)

C. Elevate a bleeding limb unless there is an obviously bad fracture

D. Apply tourniquet to stop bleeding only if all other measures fail

(NOTE: If regular tourniquet is not available use a cloth, stocking, or belt.)

1. Place tourniquet close to, but not on, the wound
2. Place tourniquet between heart and wound
3. Wrap tourniquet twice around extremity
4. Tie half knot, put an object such as a stick in knot, and complete knot
5. Tighten tourniquet by twisting stick very lightly to stop bleeding

   (NOTE: Tighten just enough to control bleeding.)
6. Remember the time the tourniquet was applied

   (NOTE: Medical authorities will ask.)
7. Do not release the pressure on the tourniquet until medical authorities can be found

   (NOTE: Allow the medical authorities to release pressure on tourniquet.)

VII. How to clear victim's air passage (Transparency 2)

A. Elevate chin by tilting head back

B. Move the jaw outward

C. Remove objects from mouth that might strangle the victim

(NOTE: Remove obstacles like victim's false teeth.)

D. Keep victim from swallowing tongue

INFORMATION SHEET

VIII. How to treat a victim for shock

(NOTE: Many people go into shock relatively quickly and easily. The symptoms are weakness; restlessness; pale, moist, cool skin; dilated pupils; shallow, short, irregular breathing; weak pulse; nausea; and vomiting.)

A. Lower head or raise feet

(NOTE: This makes breathing easier.)

B. Cover victim to keep warm

C. Loosen collar and belts on clothing

IX. Proper lifting method (Transparency 3)

A. Test weight of item

B. Have good footing

C. Squat with knees in front and slightly apart, back straight, and arms extended; LIFT WITH LEGS

X. Proper method for moving material at arm's level (Transparency 4)

A. Test weight of item

B. Lift side of material toward you

C. Slide material to edge of support

D. Let legs support the weight

(NOTE: The legs are the strongest muscles in the body.)

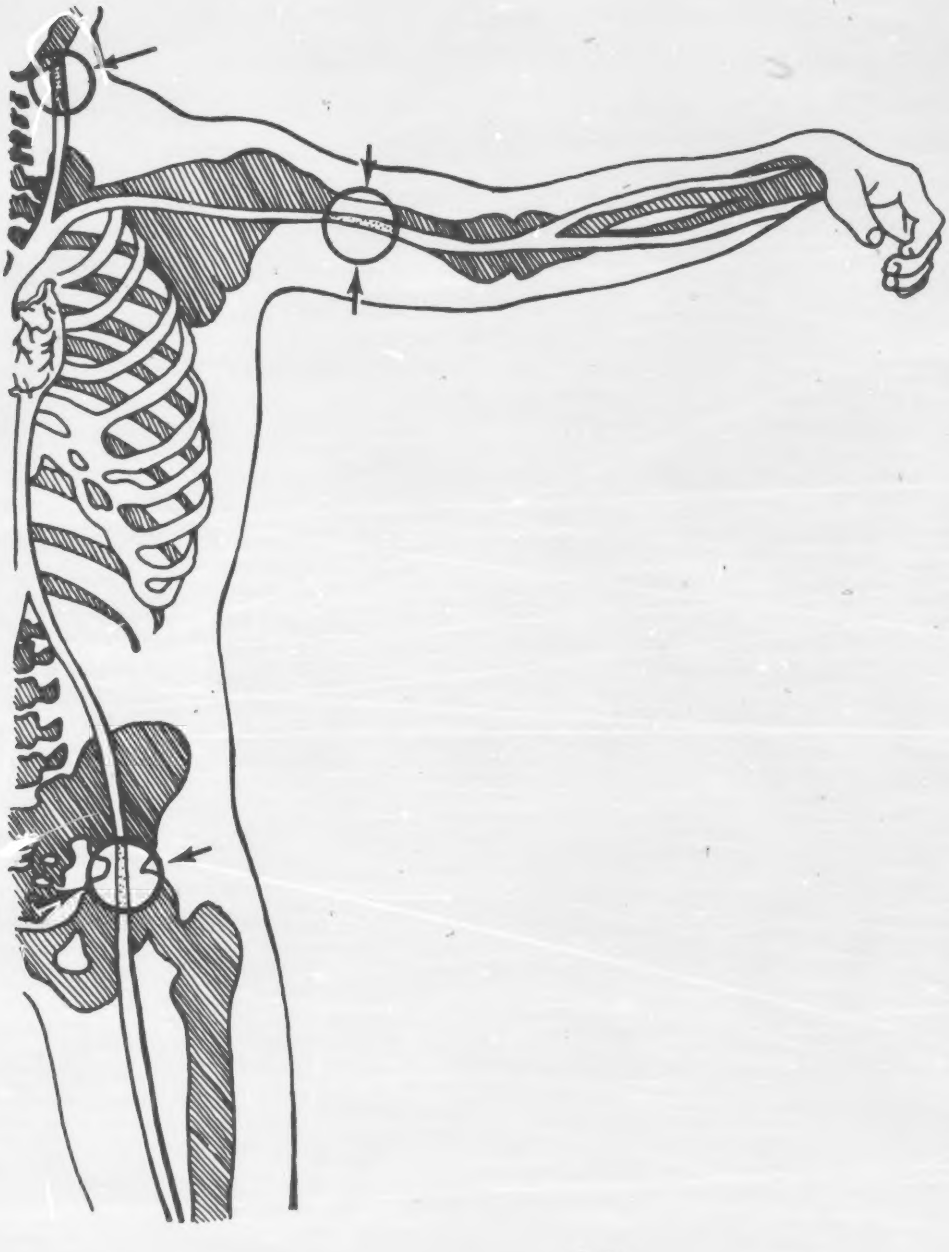
E. Push objects instead of pulling objects

XI. Proper methods of moving materials above head level (Transparency 5)

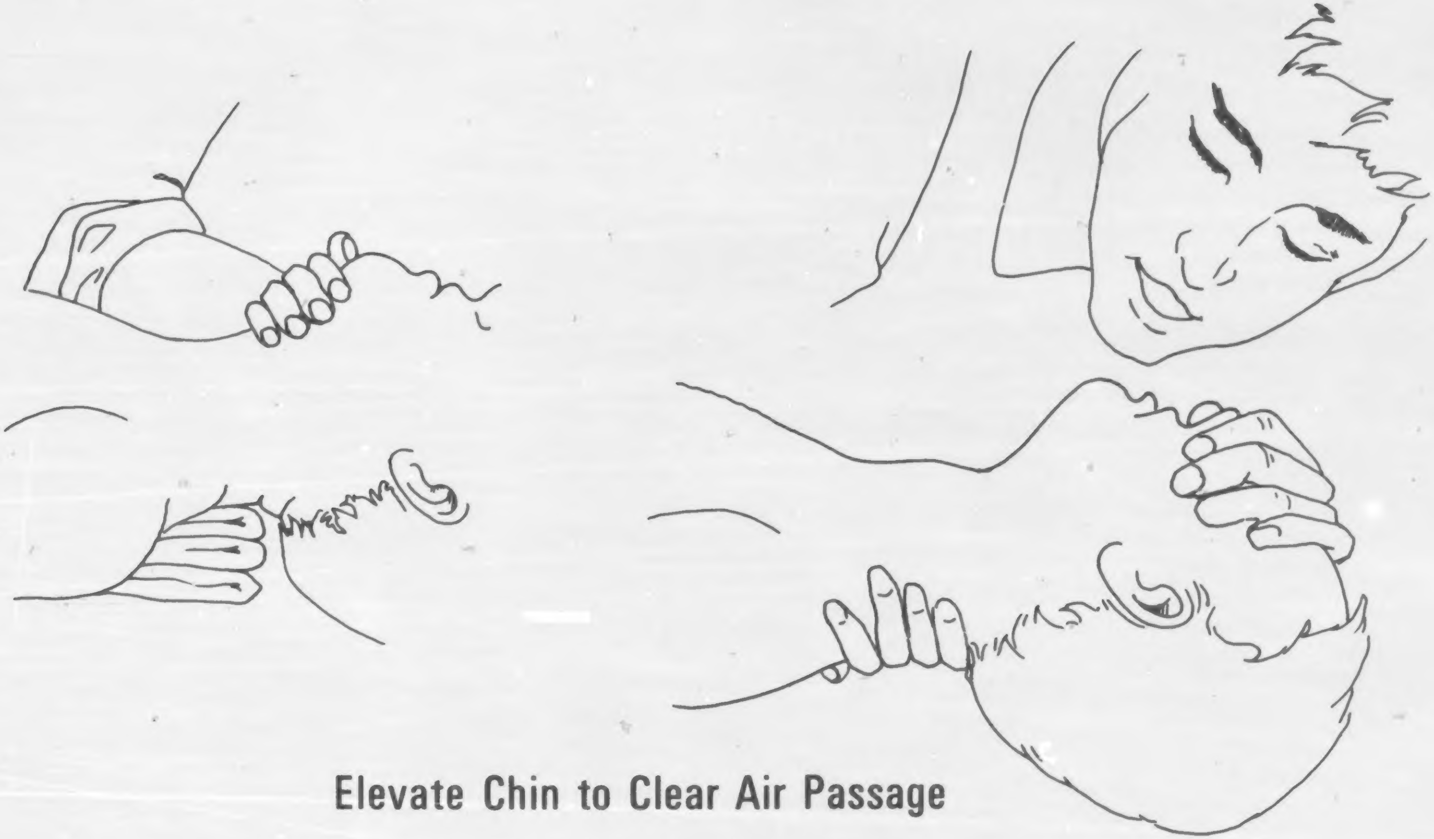
A. Hand boxes to person on floor instead of carrying materials up and down ladders

B. Place back of chair against wall when standing on a chair

Pressure Points



Clearing Air Passage



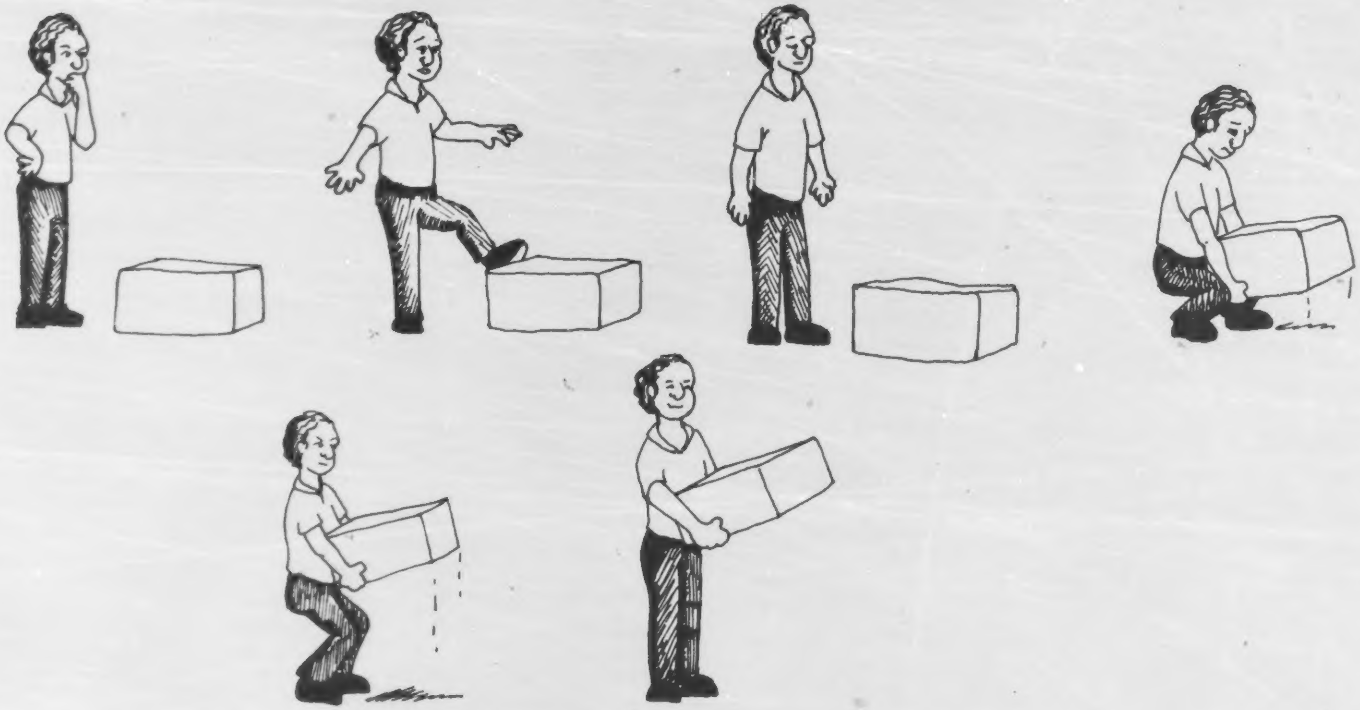
Elevate Chin to Clear Air Passage

Proper Lifting Method

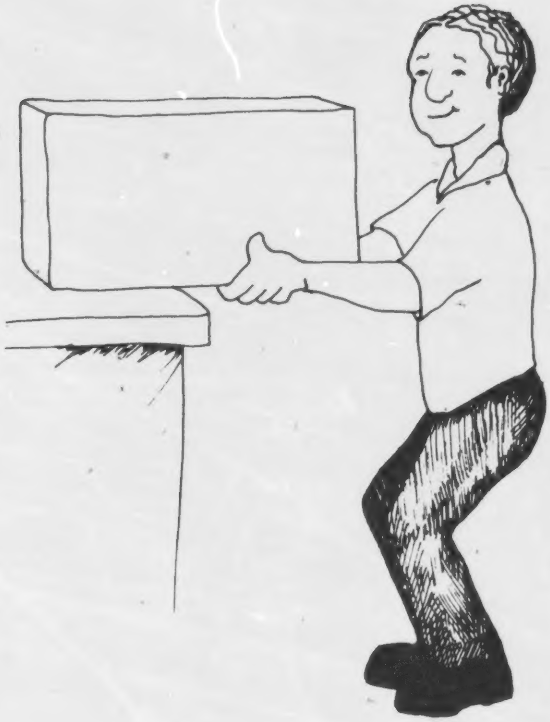
a. Test Weight of Item

b. Have Good Footing

c. Squat With Knees in Front and Slightly Apart , Back Straight, Arms Extended; LIFT WITH LEGS



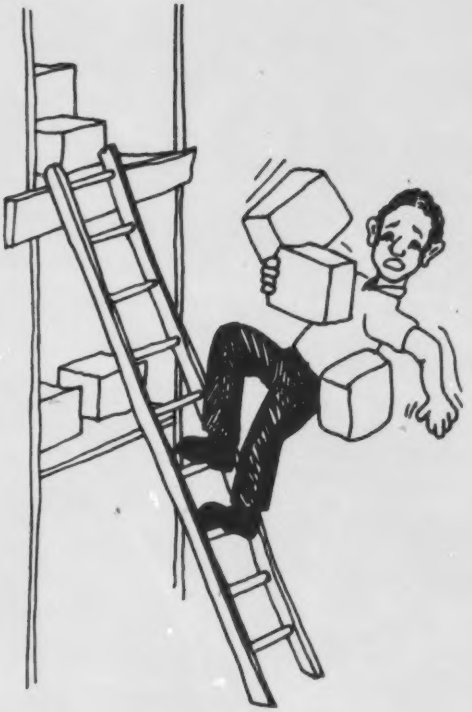
Proper Method For Moving Material at Arm's Level



a. Test Weight of Item
b. Lift Side of Material Toward You
c. Slide to Edge of Support
d. Let Legs Support the Weight

Carrying Materials

Never Carry Materials Up And Down Ladders - Hand Boxes To Person On Floor



HEALTH AND SAFETY
UNIT I

ASSIGNMENT SHEET #1--DISCUSS SAFETY RULES WITH EMPLOYER

Talk to your employer to see what safety rules apply in your training station. Ask your employer to sign this sheet at the bottom of the page to show that you have talked about safety with him/her. List those areas in which you cannot legally operate.

1. a. Kinds of possible fires--______________________________

   b. Location and use of fire extinguishers, alarms, and exits--__________

2. Electrical shock--______________________________

3. Potential causes of falls--______________________________

4. Machinery--______________________________

5. Sharp objects--______________________________

ASSIGNMENT SHEET #1

6. Falling objects and/or improper storage--

7. Hot objects--

8. Emergency phone numbers--

9. Provisions for lifting or moving

   Examples: Dollies, fork lifts, hoists

10. Other areas--

Employer's signature

HEALTH AND SAFETY
UNIT I

TEST

NAME________________________________SCORE____________________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Spread wide; enlarge

_____b. Limb of the body

_____c. Device used to cut off the supply of blood between heart and wound

_____d. Federal legislation designed to insure safe and sanitary working conditions for employees

_____e. Immediate care given to a person who has been injured or has suddenly been taken ill

1. Extremity
2. Dilate
3. Tourniquet
4. Occupational Safety and Health Act (OSHA)
5. First aid

2. List the most basic safety rules.

a. ____

b. ____

c. ____

3. List four personal safety rules.

a. ____

b. ____

c. ____

d. ____

4. Match the types of fires on the right to descriptions of each by placing the appropriate numbers in the blanks provided.

______a. Fires that occur with flammable liquids, such as gasoline, oil, grease, paints, and thinners

______b. Fires that occur in ordinary combustible materials, such as wood, rags, and rubbish

______c. Fires that occur in or near electrical equipment, such as motors, switchboards, and electrical wiring

1. Class A
2. Class B
3. Class C

5. List the steps to be taken involving accidents and first aid.

a. Accidents--______________________________

____

b. First aid

1) ______________________________

2) ______________________________

3) ______________________________

6. Select from the following list correct steps to stop bleeding caused by an accident by placing an "X" in the correct blanks.

______a. Apply direct pressure to wound with hand or cleanest material available

______b. Apply tourniquet immediately

______c. Place tourniquet on top of the wound

______d. Place tourniquet between heart and wound

______e. Wrap tourniquet twice around extremity very tightly

______f. Tie half knot, put an object such as a stick in the knot, and complete the knot

______g. Tighten tourniquet by twisting stick very lightly to stop bleeding

______h. Remember the time the tourniquet was applied

______i. Do not release the pressure on the tourniquet until medical authorities can be found

______j. Try to apply pressure on artery by pressing against a bone as well as the wound if direct pressure does not stop the bleeding

7. Select from the following list correct steps to clear a victim's air passage by placing an "X" in the correct blanks.

_____a. Elevate chin by tilting head back

_____b. Remove objects from mouth that might strangle the victim

_____c. Don't worry about the victim swallowing his/her tongue

_____d. Move the jaw outward

8. Select from the following list correct steps to treat a victim for shock by placing an "X" in the correct blanks.

_____a. Lower head or raise feet

_____b. Raise head or lower feet

_____c. Cover victim to keep warm

_____d. Loosen collar and belts on clothing

9. Select from the following list true statements about the proper lifting method by placing an "X" in the correct blanks.

_____a. Test weight of item

_____b. Have good footing

_____c. Squat with knees in front and together, back bent forward, and arms extended

10. Select from the following list true statements about the proper method for moving material at arm's level by placing an "X" in the appropriate blanks.

_____a. Test weight of item

_____b. Lift side of material away from you

_____c. Slide material to edge of support

_____d. Let arms and back support the weight

11. Select from the following list true statements about the proper methods of moving materials above head level. Place an "X" in the appropriate blanks.

_____a. Carry materials up and down ladders

_____b. Hand boxes to person on floor instead of carrying materials up and down ladders

_____c. Place front of chair against wall when standing on a chair

12. Discuss safety rules with employer.

(NOTE: If this activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

HEALTH AND SAFETY
UNIT I

ANSWERS TO TEST

1. a. 2
   b. 1
   c. 3
   d. 4
   e. 5
2. a. If you drop it, pick it up
   b. If you spill it, wipe it up
   c. Keep your mind on what you are doing
3. Any four of the following:
   a. Avoid potentially dangerous clothing on the job
   b. Confine long hair
   c. Wear shoes with good support that are appropriate for the job
   d. Wear required safety equipment
   e. Disconnect power from all machines before performing cleaning or maintenance
   f. Store oily rags in enclosed, metal containers
   g. Keep work area clean
   h. Keep aisles and exits clear
   i. Do not "horse around" near equipment and machinery
   j. Be careful of sharp, hot, and combustible objects
   k. Smoke only in designated areas
   l. Report all accidents and faulty equipment to supervisor immediately
4. a. 2
   b. 1
   c. 3

5. a. Accidents--Report all accidents and faulty equipment to the supervisor immediately

   b. First aid

      1) Stop the bleeding

      2) Clear the victim's air passage

      3) Treat for shock

6. a, d, f, g, h, i, j

7. a, b, d

8. a, c, d

9. a, b

10. a, c

11. b

12. Evaluated to the satisfaction of the teacher-coordinator

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to analyze and improve upon his/her personality and relationships with other people. The student should be able to list and/or select factors dealing with physical and emotional characteristics of personality, self-respect, respect for others, using time wisely, and changing attitudes. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with human relations and self-improvement to the correct definitions.
2. Select from a list reasons for human relations training.
3. Select from a list true statements about physical and emotional characteristics of personality.
4. List the three sides of self.
5. State the values of having self-respect or a good self-concept.
6. List the reasons some people have little self-respect.
7. Select from a list characteristics of people with little self-respect.
8. Name the ways to protect self-respect.
9. List the ways to achieve self-control.
10. Select from a list ways to show respect for others.
11. List the steps for creating a change in attitude.
12. Complete a self-analysis.
13. Complete values assessment activities periodically.
14. Develop a plan for self-improvement.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

(NOTE: Many of the suggested activities and assignment sheets have been used in some form by teachers who have shared their ideas with the Curriculum and Instructional Materials Center. Therefore, it is difficult to give proper credit to the original sources.)

A. Have each student make up a nickname beginning with the first letter of his/her name and use the nickname while discussing the unit.

Examples: Fun Frank, Silly Sarah

(NOTE: This will give students and the teacher-coordinator some insight into the students' self-concepts. Most students' nicknames will be very descriptive or just the opposite of the way they see themselves. The teacher-coordinator should be able to tell which approach the student took.)

B. Have students talk about themselves for three minutes. They will be surprised how long three minutes is and how much they can learn about each other from this activity. An alternative to this activity is to divide the class into pairs. Have each pair learn three things about the other person that he/she did not know before. Then let each person share the newly found knowledge with the class.

C. Give students an object like a raw egg, lemon, or potato to carry with them everywhere they go for three days. Have penalties for students who are seen without their objects. They should give their object a name, care for it, arrange for a sitter if it cannot be taken someplace, and make accessories for it, such as a basket or carton. The students will enjoy the game but will also be able to have a good discussion about assuming responsibility and thinking about others. Some programs have received good publicity from activities such as this.

D. Give a pretest since some schools have an active human relations program.

E. Order films.

F. Make transparencies.

G. Provide student with objective, information, and assignment sheets.

H. Discuss unit and specific objectives, information sheet, and assignment sheets. Stress the importance of human relations training. Use examples of people being fired for poor human relations skills, people receiving promotions and raises for good human relations skills, and the importance of being a productive and cooperative employee, particularly as increased minimum wage laws cause many employers to question the hiring of students.

I. Prepare students for Assignment Sheet #2. You may want the second person doing the rating to remain anonymous. You will want to set the stage so everyone will accept criticism without getting feelings hurt. Usually, students will find they rate themselves lower than their peers.

J. Prepare the students for Assignment Sheet #4. You may want to set a time limit on each question if some students start taking too long on the assignment. However, try letting the students work at their own pace first. It is also recommended that students keep the same partners throughout this exercise. The teacher-coordinator will need to use his/her knowledge of the students when forming the pairs.

K. Prepare students for Assignment Sheet #10.

   1. Introduce the values auction as an activity that helps us become aware of real and expressed values. It is one thing to be rational and logical while stating our values (expressed values), but it is quite another thing when the emotional aspect of our humanity is tapped. We sometimes become aware of other values we didn't "think" were so important.

   2. Begin the values auction by explaining that each of the items on the assignment sheet will be auctioned off to the highest bidder. Each student will have $5000 to use during the auction. Give the students a few minutes to budget the amount they plan to spend on any given item. Explain that they can spend the money available on one or two items or on as many as they wish, as long as their total budget does not exceed $5000. They should enter the amount budgeted in the first column.

   3. Begin auctioning any item on the sheet. It is best not to proceed from top to bottom in the order in which items are found.

      (NOTE: Students are not restricted in their bidding to what they budgeted for an item. If, during the auction, they decide to spend more than budgeted, they may do so as long as the total amount spent never exceeds $5000. When they have bought an item, that money is gone from their budget. If they bid and do not get the item, the money budgeted can then be used on another item of their choice. Have students enter the highest amount they bid on any item into the middle column. Enter the top bid which the item brought into the last column on the right.)

4. Begin the bidding with "Who will open the bidding at $50 for . . . ?" If an item is not popular enough with the group at the outset to begin at $50, lower it to get it started.

   (NOTE: It is best to keep dollar bid jumps in $25 amounts or higher. Fifty cents or $1 increases take considerably longer to conclude the bidding and can make the auction drag.)

5. Proceed through the auction until each item has been auctioned off.

6. Discuss as a class the value areas that were involved in the various items after the auction is completed.

   (NOTE: See the answers to assignment sheets to give you some guidelines in this area.)

L. Periodically review your class discussions and assignment sheets by having the students complete in writing statements such as the following:

I learned . . .

I relearned . . .

I feel . . .

I noticed . . .

I was pleased . . .

I was displeased . . .

I was surprised . . .

M. Have each student write down the names of all the other students. Give the following instructions: "Beside each name write a characteristic you don't like about that person or an area where you would like to see some improvement. (Everyone can improve something.) Also write a characteristic you admire in each person." Collect the papers and cut them into slips so you can give each student all the slips of paper with comments about that student. You may want to type each student's list to disguise the handwriting. This can be an excellent exercise for the students to see themselves as others see them. (Don't forget to include yourself in this activity.) Be sure to prepare the students well ahead of time so they will not get mad or waste all their time trying to figure out who said what about them. Repeat this exercise again later in the year to check for improvements and changes.

N. Reproduce the Self-Improvement Contracts in Assignment Sheet #11 as needed.

O. Make sure that Assignment Sheets #5 to #10 are not used all at once but are spread periodically throughout the year.

P. Invite guest speakers, such as a hair stylist, beautician, cosmetic representative, physical education teacher, YMCA or YWCA director, health spa manager, or nutritionist.

Q. Have students make a collage of clothing that does and does not go well together from pictures in catalogs and magazines.

Example: Cut the top off a picture of a plaid suit and put the plaid pants with a striped coat.

R. Use the *I Am Lovable and Capable* presentation by Sidney Simon.

(NOTE: This booklet is available for $0.50 from Argus Communications, 740 Natchez Avenue, Niles, Illinois 60648.)

S. Remember that students may not have matured enough to share the same values as an adult. While you may participate in the activities, refrain from giving your viewpoint so strongly or so early in the discussion as to influence the students' opinions. They must be allowed to form their own values. So, be a good listener and relieve any pressure for them to respond the way they think you want them to respond.

Also, it is possible to have fun with this unit, but the final outcome should be serious thinking about values and repetitive patterns in the students' behavior.

T. Take a piece of butcher paper that will fit the length of a wall in your room and write in big letters the word "RESPECT" to decorate the room and set the mood for this unit.

U. Get students started on the aerobics physical fitness program. Keep charts of the students' progress posted in the room.

(NOTE: See reference on next page.)

V. Give test.

W. Reteach if necessary.

X. Test again until minimum standard is reached.

Y. Help students conduct a human relations seminar for other parts of the school.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency masters

1. TM 1--Self-Concept
2. TM 2--Three Sides of Self

D. Assignment sheets

1. Assignment Sheet #1--Grooming Analysis
2. Assignment Sheet #2--Do You See Yourself as Others See You?
3. Assignment Sheet #3--How You Get Along with Others
4. Assignment Sheet #4--Dyadic Encounter
5. Assignment Sheet #5--Self-Analysis I
6. Assignment Sheet #6--Self-Analysis II
7. Assignment Sheet #7--Super-Duper Name Tag
8. Assignment Sheet #8--Miracle Products
9. Assignment Sheet #9--Values Scale
10. Assignment Sheet #10--Values Auction
11. Assignment Sheet #11--Develop a Plan for Self-Improvement

E. Answers to assignment sheets

F. Test

G. Answers to test

III. References:

A. Mattingly, John; and Kitzmiller, Charles. *Values for Distributive Education.* Columbus: Ohio State University, Distributive Education Materials Laboratory, 1974.

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N. Simon, Sidney B.; Howe, Leland W.; and Kirschenbaum, Howard. *Values Clarification: A Handbook of Practical Strategies for Teachers and Students.* New York: Hart Publishing Co., Inc., 1972.

O. Eggland, Steven A., and Williams, John W. *Human Relations In Business.* Dallas: South-Western Publishing Co., 1977.

P. Cooper, Kenneth. *Aerobics.* New York: Bantam Books, Inc., 1972.

IV. Films:

(NOTE: Oklahoma teachers may order films from the Oklahoma State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may purchase films from the addresses listed below.)

A. "Pack Your Own Chute." Available from Ramic Productions; 60 West 57th Street; New York, New York 10019.

B. "A Day in the Life of Bonnie Consolo." Available from Arthur Barr Productions, Inc.; 3490 East Foothill Boulevard; Box 5667; Pasadena, California 91107.

C. "Is It Always Right to Be Right?" Available from Roundtable Films, Inc.; Department CA 50; 113 North San Vincente Boulevard; Beverly Hills, California 90211.

D. "You - In Public Service: Good Grooming." Available only from the Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

INFORMATION SHEET

I. Terms and definitions

  A. Human relations--Getting along with people

  B. Personality--All the physical, mental, and emotional characteristics that make up a whole person

  C. Respect--Recognizing the worth of self and the worth of other people, their property, and opinions

  D. Success--Making progress toward achieving a worthy goal

  E. Attitude--Feeling or emotion

  F. Self-concept--How people feel about themselves (Transparency 1)

  (NOTE: This is affected greatly by past experiences and definitely affects one's future success in social situations. We project our feelings of self-worth. If people feel good about themselves, usually their peers will treat them that way. The opposite is also true. If people feel bad about themselves, their peers will tend to reinforce their feelings about themselves.)

  Example: Self-concept determines if a person is shy, a high achiever, or a leader

II. Reasons for human relations training

  A. There are more service occupations today

  B. There are larger businesses today which require more group-oriented activities

  C. Research proves that good human relations increase productivity

  D. Businesses must treat all types of people equally

  (NOTE: Management, therefore, must require employees to show a positive attitude to customers and co-workers.)

  E. More formality is generally required in business because an authority structure exists

  Examples: You might say to a friend, "Hi! Hey, your hair looks great."

  You might say to a supervisor, "Good afternoon, Miss Jones. Your new hair style is very nice."

INFORMATION SHEET

F. Sixty to seventy percent of the management duties are human relations skills

G. Ninety percent of all jobs lost are lost because of the inability to get along with people

H. Reaching one's goals often depends upon the ability to get along with others

III. Physical and emotional characteristics of personality

A. Physical characteristics (Assignment Sheet #1)

1. Affect self-confidence

2. Determine first impressions to a great extent

(NOTE: First impressions may be right or wrong, but they are important because they are often lasting impressions.)

3. Must usually be accepted

Examples: Height, bone structure

4. May often be altered

Examples: Diet, makeup, clothing, careful attention to appearance

B. Emotional characteristics

1. Reasons for emotions may be the opposite of what they appear

Example: Jealousy of someone's affection does not mean you love the person deeply; it says, instead, that you are insecure about your own worth

2. Emotions should not be denied but should be released in a positive way

3. People should express themselves through a few good activities which they can do reasonably well

(NOTE: Many people try to be everything at once: musician, school political leader, athlete, scholar, business person, civic leader, and actor.)

4. It is necessary to be polite and friendly even when a person does not feel like it

INFORMATION SHEET

IV. Three sides of self (Transparency 2, Assignment Sheet #2)

  A. Person you think you are

  B. Person others think you are

  C. Person you are

V. Values of having self-respect or a good self-concept

(NOTE: Having self-respect or a good self-concept is not the same as being selfish, self-centered, or boastful.)

  A. Makes it possible to work on self-improvement

  B. Makes it easier to respect others

  C. Is necessary before others can respect you

VI. Reasons some people have little self-respect

  A. We are so familiar with ourselves we tend to take ourselves for granted

  B. We tend to minimize what we accomplish

  C. We tend to believe others can reach heights we cannot

  D. We receive negative reinforcement all our lives

  Example: Name calling, such as "You dummy!"

  (NOTE: We should not allow environment to affect our level of self-respect.)

VII. Characteristics of people with little self-respect

  A. Rebellious feelings

  B. Quiet resentment which builds up until the person blasts back at others

  C. Withdrawing from others

  Example: Extreme shyness, not participating in activities

  D. Anger at self

  E. Excessive drinking, drugs, and promiscuity

  F. Doing extreme things to gain popularity and attention

INFORMATION SHEET

VIII. Ways to protect self-respect

(NOTE: The difference is often in the use of "I" instead of "you." A person can state his/her feelings without "being bossy" or offending others. In other words, a person can assume responsibility for own actions without pushing his/her values on others.)

A. Communicate feelings to others without giving advice

Examples: Response to "Do you mind if I smoke?"--"Smoke really does bother me. Thank you for asking."

Response when in a car with a reckless driver--"Driving fast bothers me" INSTEAD OF "Why don't you slow down!"

Response to "Let's leave work early today. The boss is gone"--"I don't want to break company rules" INSTEAD OF "You shouldn't take off early when the boss isn't here."

B. State plans without whining or threatening others

Example: Use "I plan to leave for the party at 7:00. If you're late, then I'll go ahead" INSTEAD OF "If you don't shape up and start arriving on time I'm going to be mad" OR "Why don't you help me?"

C. Improve relations without putting yourself down

(NOTE: Avoid the "Oh, whatever you want to do" attitude.)

D. Learn to accept compliments and gifts graciously

Example: Response to "You look nice today"--"Thank you" INSTEAD OF "This old thing?" OR "My hair needs washing."

IX. Ways to achieve self-control

A. Work a little longer when you are tired and want to stop working

B. Do not allow small irritations and teasing to bother you much

C. Avoid temptation to do or be what you don't want

X. Ways to show respect for others (Assignment Sheet #3)

A. Show understanding and appreciation of other people's feelings

B. Realize that other people's feelings make sense to them

INFORMATION SHEET

C. Be aware of other people's feelings as well as what they are saying

Examples: "Oh, . . . I feel okay" may be said with discouragement

"I . . . I . . . have to go to the dentist tomorrow" may be said with anxiety

"I just saw Joe!" may be said with anger

"All right! If you say so!" may be said with anger

D. Respond to emotions first (Assignment Sheet #4)

(NOTE: It is hard to "tell it like it is" or to give the straight facts without first hearing a person's emotions.)

Examples: A person says, "We never do things my way."

Responding to emotions first:
"What I hear you saying is that you feel I'm not very thoughtful of you?"

Not responding to emotions first:
"What do you mean? We never do it my way!"

E. Show restraint with obnoxious people

Example: Do not yell back just because someone yells at you

F. Remember birthdays, special occasions, kindnesses shown, and troubled times with visits, cards, or some other kind of token

G. Help people feel at ease, important, and useful

(NOTE: When you become concerned about other people, you forget about yourself. You become at ease with others and, thus, more important and useful to other people.)

H. Try to find something you can like in every person

I. Realize that every human being is a worthy individual

J. Return borrowed items promptly to their correct places

K. Remember manners and common courtesies

Examples: Please, thank you, yes sir

INFORMATION SHEET

L. Do not overuse the word "I" when it is not necessary to actively defend your self-respect

Example: The student organization president may say, "Look what we accomplished" INSTEAD OF "Look what I accomplished"

XI. Steps for creating a change in attitude

(NOTE: Some people find it helpful to memorize these steps and to repeat and apply them when they face troublesome circumstances.)

A. Realize that you can change no one but yourself

(NOTE: Therefore, a person must adjust to problem situations or get out of the problem situation.)

B. Smile

C. Say something pleasant once every hour

D. Change negative statements to positive statements

Example: "We're never going to finish this" CAN BE CHANGED TO "If we work together, we can finish this"

E. Change a negative problem to a positive situation

(NOTE: If the previous steps have been followed, this step will be much easier.)

F. Keep a mental picture of the kind of person you want to be

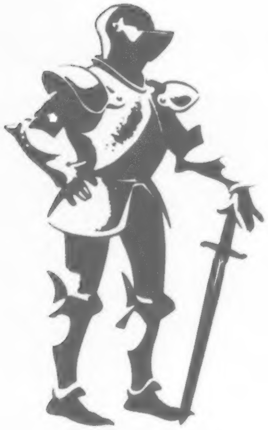
Self-Concept

"No One Can Make You Feel Inferior
Without Your Consent"

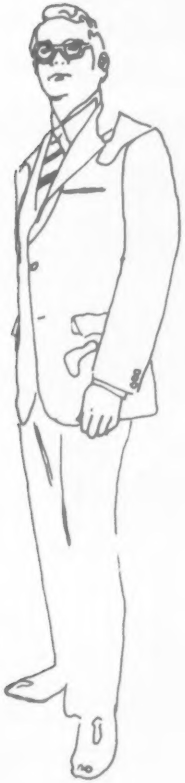
-Eleanor Roosevelt

Co-op - 17-C

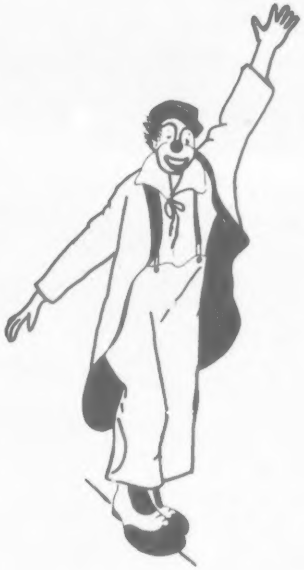
Three Sides of Self



The Person You Think You Are



The Person You Are



The Person Others Think You Are

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #1--GROOMING ANALYSIS

Check the column which best describes your grooming habits. If you need help in any area, discuss the proper solution with someone who understands the problem or find the answer in one of the many good books on grooming, health, and etiquette.

	Do you...	Most of the time	Part of the time	Never
1.	Eat a well-balanced diet?			
2.	Drink plenty of liquids?			
3.	Control your weight?			
4.	Get plenty of sleep at regular hours?			
5.	Get enough physical exercise and fresh air?			
6.	Have regular physical check-ups?			
7.	Have regular dental check-ups?			
8.	Avoid being tempted by unhealthy habits?			
9.	Keep your nails clean and trimmed and cuticles pushed back?			
10.	Have a regular pedicure?			
11.	Bathe daily?			
12.	Pat your face dry with a clean towel in soft upward strokes?			
13.	Wash hair as needed?			
14.	Use a soap and shampoo appropriate for your skin and hair type?			

ASSIGNMENT SHEET #1

	Do you...	Most of the time	Part of the time	Never
15.	Use an effective deodorant or antiperspirant daily?			
16.	Wear clean undergarments and hosiery daily?			
17.	Clean your face thoroughly?			
18.	Have a clear complexion?			
19.	Keep hands away from face and blemishes?			
20.	Check eyebrows for stray hairs that need to be properly removed to maintain an attractive shape?			
21.	Have your hair cut, styled, or trimmed regularly?			
22.	Wear your hair in a style which is flattering to your profile, height, and shape of face?			
23.	Use dandruff shampoo, rinses, or conditioners if needed?			
24.	Keep your hairbrushes clean?			
25.	Brush teeth at least twice daily?			
26.	Brush teeth with correct strokes?			
27.	Use a breath freshener?			
28.	Use dental floss?			
29.	Check your full view in a mirror before leaving the house?			
30.	Purchase clothes wisely to get as much wear as possible out of them?			
31.	Select clothing which goes well with your hair, eyes, and complexion?			

ASSIGNMENT SHEET #1

	Do you. . .	Most of the time	Part of the time	Never
32.	Wear clothing with necklines and styles which compliment your physical features and which detract from problem areas?			
33.	Keep creases in clothes straight?			
34.	Keep clothes clean, pressed, and in good repair?			
35.	Keep shoes polished and soles and heels repaired?			
36.	Wear shoes with good support if you must stand for long periods of time?			
37.	Wear complementary accessories and jewelry?			
38.	Wear colors which harmonize?			
39.	Wear colors and patterns which flatter your shape?			
40.	Wear hosiery which is long enough and fits properly?			
41.	Clean out your purse or billfold to get rid of unnecessary items?			
42.	Protect your skin and hair from sun damage?			
43.	Smile frequently, easily, and naturally?			
44.	Place cologne or perfume sparingly on pulse points?			
45.	Sit, stand, and walk with correct posture and feet pointed straight ahead?			
46.	Men: Shave or keep facial hair trimmed?			

ASSIGNMENT SHEET #1

	Do you...	Most of the time	Part of the time	Never
47.	Women: Remove hair from underarms and legs?			
48.	Women: Apply makeup sparingly and wisely to accent your best features?			
49.	Women: Keep makeup off clothing?			

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #2--DO YOU SEE YOURSELF AS OTHERS SEE YOU?

It is important not only to be your best self but to project a truthful image of your best self. Rate yourself on the following scale and then have someone else rate you as they see you. (A 5 on the scale would mean that you greatly project this quality. A 1 on the scale would mean you have very little of this quality.) Look up the meaning of any words you don't understand. You may wish to repeat the process periodically to check on improvement or to ask other people to rate you. Use a pen or pencil different from one used by the other person doing the rating so you can distinguish between your markings and the other person's.

Characteristics	Rating				
Sense of humor	5	4	3	2	1
Poised	5	4	3	2	1
Systematic	5	4	3	2	1
Courteous	5	4	3	2	1
Cooperative	5	4	3	2	1
Apathetic	5	4	3	2	1
Easily impressed	5	4	3	2	1
Pays attention	5	4	3	2	1
Determined	5	4	3	2	1
Extroverted	5	4	3	2	1
Practical	5	4	3	2	1
Creative	5	4	3	2	1
Patient	5	4	3	2	1
Alert	5	4	3	2	1
Perfectionistic	5	4	3	2	1
Pessimistic	5	4	3	2	1
Logical; reasonable	5	4	3	2	1
Leadership qualities	5	4	3	2	1
Impulsive	5	4	3	2	1
Sensible	5	4	3	2	1
Generous	5	4	3	2	1
Sociable	5	4	3	2	1
Tactful	5	4	3	2	1
Rude	5	4	3	2	1
Deceitful	5	4	3	2	1
Considerate	5	4	3	2	1
Sincere	5	4	3	2	1
Forgetful	5	4	3	2	1
Kind	5	4	3	2	1
Inhibited	5	4	3	2	1
Restless	5	4	3	2	1
Possessive	5	4	3	2	1
Irritable	5	4	3	2	1
Loyal	5	4	3	2	1

ASSIGNMENT SHEET #2

Characteristics	Rating				
Selfish	5	4	3	2	1
Thoughtful	5	4	3	2	1
Independent; self-governing	5	4	3	2	1
Emotionally mature	5	4	3	2	1
Self-control	5	4	3	2	1
Obeys rules	5	4	3	2	1
Perseverant	5	4	3	2	1
Economical	5	4	3	2	1
Jealous	5	4	3	2	1
Naive	5	4	3	2	1
Dependable	5	4	3	2	1
Stubborn	5	4	3	2	1
Critical	5	4	3	2	1
Optimistic	5	4	3	2	1
Easily depressed	5	4	3	2	1
Friendly	5	4	3	2	1
Positive	5	4	3	2	1
Ambitious	5	4	3	2	1
Conceited	5	4	3	2	1
Good natured	5	4	3	2	1
Honest	5	4	3	2	1
Sarcastic	5	4	3	2	1
Inferiority complex	5	4	3	2	1
Enthusiastic	5	4	3	2	1
Resourceful	5	4	3	2	1
Intellectual	5	4	3	2	1
Suspicious	5	4	3	2	1
Shrewd	5	4	3	2	1
Sympathetic	5	4	3	2	1
Emotional	5	4	3	2	1
Self-conscious	5	4	3	2	1
Domineering	5	4	3	2	1
Argumentative	5	4	3	2	1
Broadminded	5	4	3	2	1
Efficient	5	4	3	2	1
Introverted	5	4	3	2	1
Modest; humble	5	4	3	2	1

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #3--HOW YOU GET ALONG WITH OTHERS

A successful person should know how to get along with others. By the results of this self-test, you will see how you are doing. Check your answers.

1. You meet a person you immediately do not like. You would:

   a. Try to find a topic of conversation of common interest.

   b. Avoid the person.

   c. Try to put the person in his/her place.

2. You are offered a job for which you are not fitted. You would:

   a. Admit your inadequacy and offer to learn on the job.

   b. Refuse to try.

   c. Try to bluff through it.

3. When dealing with people, such as sales representatives or waitresses, you:

   a. Usually smile and say something pleasant.

   b. Are nice if they are pleasant to you.

   c. Treat them impersonally.

4. You have been overcharged or undercharged in a business transaction. You would:

   a. Ask the person to recheck the bill.

   b. Pay the bill without saying anything.

   c. Tell the person he/she has cheated you.

5. When you meet a person who is handicapped, you:

   a. Treat the person as you would anyone else.

   b. Go out of your way to be especially nice.

   c. Try to avoid the person.

ASSIGNMENT SHEET #3

6. A friend has just bought an outfit which you think is unbecoming. He or she asks if you like it. You would say:

   a. "Yes, I like the color. What would you think about changing the length of the pants?"

   b. "How's the weather today?"

   c. "It looks terrible."

7. You honestly feel that you:

   a. Are interested in most people.

   b. Are only really comfortable with your own clique.

   c. Are bored by most people.

8. In a store you are in no hurry, but the person after you is rushed. You:

   a. Suggest that the person go ahead of you.

   b. Make your selection because it is your turn.

   c. Take an extra long time just to calm him or her down.

9. When you meet people of different races or religions, you:

   a. Consider them as human beings like yourself.

   b. Have a secret feeling of fear.

   c. Are convinced your way of life is superior.

10. After a picnic you find there is no trash basket. You would:

    a. Take the papers, bottles, and food home with you.

    b. Try to hide the trash on the property.

    c. Leave it on the ground.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #4--DYADIC ENCOUNTER

A dyadic encounter is an experience of actually listening to another person's feelings as well as words. You can learn a lot about other people and about yourself by answering the following probing questions.

Divide into groups of two. Decide which person in the pair will go first and who will go second. Read statement number one silently together. The first person then completes the statement aloud to the second person. The second person responds with "What I hear you saying is . . ." and repeats briefly in his/her own words what the first person said. Then reverse the situation with the same question. The second person should respond to the question and the first person repeats what was said. Do the same thing with each question. You may say "I pass" if the response is too personal to share aloud. It is important to respond truthfully and not the way you think your partner expects you to respond.

Do not try to answer all the probing questions in one day. It will probably take two to four hours to respond well to all the statements. However, this could be a most rewarding time if taken seriously.

1. I am proud when . . .
2. I give gifts that are . . .
3. I think school is . . .
4. I handle money . . .
5. My family . . .
6. Something I learned recently is . . .
7. I have thought a lot about . . .
8. It was hard to do, but I . . .
9. It was hard to do, but I did not . . .
10. We have a tradition or custom in my family of . . .
11. Older people . . .
12. I was glad I spoke up about . . .
13. My strongest point is . . .
14. I would be willing to die for . . .

ASSIGNMENT SHEET #4

15. I would fight for . . .
16. I would argue for . . .
17. A turning point in my life was . . .
18. The lowest I have ever felt was . . .
19. I was sad when . . .
20. A high point in my life was . . .
21. An experience I would like to have . . .
22. Something I have not come to a definite stand on is . . .
23. I missed an opportunity when . . .
24. One of the happiest times of my life was when . . .
25. If I were twenty years older . . .
26. If I could start all over again . . .
27. My bluest days are . . .
28. I am best at . . .
29. My feelings get hurt when . . .
30. I am afraid of . . .
31. The people I work closest with are . . .
32. My boss is . . .
33. My teacher is . . .
34. I get mad when . . .
35. People who expect a lot from me make me feel . . .
36. I am different from most people in that I . . .
37. I wish I had kept quiet about . . .
38. I made a . . .
39. I made a good purchase on . . .
40. I helped my family . . .

ASSIGNMENT SHEET #4

41. I helped someone outside my immediate family . . .

42. I try to be an example to younger children by . . .

43. If I had a million dollars I would . . .

44. If I had the powers of Superman or Superwoman . . .

45. My children will never have to . . .

46. If I were President of the United States . . .

47. Many people do not agree with me about . . .

48. In school I do best when . . .

49. On the job I do best when . . .

50. What I want most in life is . . .

51. When my feelings are hurt, I react by . . .

52. I have a problem dealing with . . .

53. People think I . . .

54. I do not like . . .

55. A fat person . . .

56. I feel loved when . . .

57. I trust those who . . .

58. When someone meets me for the first time, they . . .

59. I need to improve in . . .

60. I used to be . . .

61. If I could have two perfect days they would be . . .

    (NOTE: Describe in detail the feelings, setting, smells, taste, and people involved.)

62. When I think about the future, I see myself . . .

63. When I enter a room full of people I usually feel . . .

64. When I have something to say . . .

ASSIGNMENT SHEET #4

65. I am happiest when . . .
66. Nothing is so frustrating as . . .
67. When I am rejected I usually . . .
68. To me, belonging is . . .
69. The thing that turns me off the most is . . .
70. When I am alone I usually . . .
71. It is fun to . . .
72. When I let go . . .
73. People think of me as . . .
74. In crowds I . . .
75. In a group I usually get most involved when . . .
76. I am rebellious when . . .
77. A frequent daydream I have is about . . .
78. The thing I like best about you is . . .
79. You are . . .
80. Right now this experience is making me feel . . .
81. I believe in . . .

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #5--SELF-ANALYSIS I

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

Answer the following questions honestly as they apply to your job and/or classroom experiences by checking the most appropriate column. Then analyze the statements checked "Sometimes" and "Never."

		Never	Sometimes	Always
1.	Are you able to act naturally under all circumstances?			
2.	Do you seek opportunities to meet those in positions of authority?			
3.	Do you avoid criticizing others?			
4.	Are you able to give credit to others for what they do, rather than seek first to obtain credit for yourself?			
5.	Do you try to have a positive attitude?			
6.	Do you have bad breaks?			
7.	Do you approach your work confidently?			
8.	Do you think your friends are more capable than you are at most things?			
9.	Do you try to improve your attitudes?			
10.	Do you feel others are luckier than you are?			
11.	When you fail, do you come right back?			
12.	Do you treat customers and co-workers as though they were important?			
13.	Do you expect to succeed?			
14.	Are you honest?			
15.	Are you willing to accept more responsibility on your job?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
16.	Are you free from bad habits which will hinder your progress?			
17.	Do you discharge your duties promptly and efficiently and with little or no supervision?			
18.	Do you finish the things you start?			
19.	Do you feel your present job can help you in your future career?			
20.	When you see your friends succeed, do you wish you were doing what they are?			
21.	Do you feel that limitations are things you put on yourself?			
22.	Do you try to appreciate, understand, and show a sincere interest in customers and co-workers?			
23.	Do you try to learn as much as you can at work?			
24.	At work, do you try to be a real service to people on the job?			
25.	Do you try to improve your memory of prices, procedures, stock locations, delivery dates, and customers' preferences?			
26.	Do you work to be free from superstitions and prejudices?			
27.	Do you listen attentively to what people say without interrupting them?			
28.	Do you observe closely what is going on around you and understand the significance of it?			
29.	By reading and studying, do you keep informed about current events, your work, your future career, and subjects of popular interest?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
30.	Can you be depended upon to keep your promises to customers and co-workers?			
31.	Do you defend from unjust criticism the persons and things (company, co-workers, merchandise) with which you are identified?			
32.	Do you work toward your goals?			
33.	Do you measure success by money?			
34.	Do you try to achieve one goal at a time?			
35.	Do you believe we become what we think about, what we concentrate on achieving?			
36.	Do you believe the most useful goals are specific goals?			
37.	Do you feel successful people do not have problems?			
38.	Do you worry about past mistakes and failures?			
39.	Do you control your temper?			
40.	Do you often feel enthusiastic about something you wish to do?			
41.	Are you able to make decisions about everyday things easily?			
42.	Are you able to interest yourself in the details of your job?			
43.	Are you careful not to hold grudges against people?			
44.	Do you usually look on the bright side of situations?			
45.	Are you able to work pleasantly with others?			
46.	Do you believe that we receive rewards by giving service to others?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
47.	Do you try to find ways to help other people at work?			
48.	Do you believe it is important for a person in business to be civic-minded?			
49.	Do you find your dealings with others at work very frustrating?			
50.	Do you try to be cooperative?			
51.	Do you avoid carrying tales and gossiping about others?			
52.	Do you try to see the other person's point of view?			
53.	Do you refrain from telling others what you think of them?			
54.	Do you avoid arguments?			
55.	Do you avoid making fun of others?			
56.	Do you keep out of other people's business?			
57.	Do you avoid finding fault with everyday little things?			
58.	Do you keep your personal troubles to yourself on the job?			
59.	Do you feel honesty is the way to success?			
60.	Do you really enjoy your work?			
61.	When you feel "down" do you try to work harder?			
62.	Do you think about others on special occasions, such as their birthdays and in sorrow and happiness, and do you send them some expression of your thoughts?			
63.	Do you congratulate your friends upon their achievements?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
64.	Do you learn, remember, and use the names of the people you meet?			
65.	Do you know the rules of etiquette and observe them?			
66.	Do you think about the rights of others before you think of your own?			
67.	Do you show respect for everyone regardless of position?			
68.	Are you appreciative for everything one does for you and always thank them?			
69.	Do you believe people who work hard make it unnecessarily difficult on others?			
70.	Do you try to improve?			
71.	Do you want to be like your present friends?			
72.	Do your friends try to operate at their best potential?			
73.	Do you realize how much your friends influence your achievements?			
74.	Are you well-groomed?			
75.	Do you do just enough to get by?			
76.	Do you smile often?			
77.	Do you really know that you are a unique and valuable person?			
78.	Do you think about exciting possibilities in your future work?			
79.	Do you try to improve your human relations skills?			
80.	Do you feel you are mature in your attitudes, outlook, and actions?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
81.	Do you try to see yourself as others see you?			
82.	Do you feel you could increase your productivity at work?			
83.	Do you feel that wanting money is wrong?			
84.	Do you believe there is any value in accumulating wealth?			
85.	Do you believe how much money we earn is determined by how hard it would be to replace us?			
86.	Do you feel it is wrong for your employer to make a profit?			
87.	Do you realize that profit provides jobs?			
88.	Do you try to make every day count?			
89.	Do you jump from one thing to another when trying to accomplish things?			
90.	Do you try to plan your time wisely?			
91.	Do you believe that for every effect there is a cause?			
92.	When there is a problem at work or at school, do you try to be part of the solution?			
93.	Do you get impatient with yourself?			
94.	Are you patient with others?			
95.	Do you feel you will be rewarded in some way if you do well at work or at school?			
96.	Do you refrain from exaggeration?			
97.	Do you avoid flattering people for personal gain?			
98.	Do you try to avoid embarassing others?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
99.	Do you return what you borrow to its proper place?			
100.	Do you accept at least partial blame for failures?			
101.	Do you respect your parents, elders, employers, and people in authority?			
102.	Do you have a tendency to try to top a remark made by a previous speaker during a conversation?			
103.	Are you usually ill at ease with strangers?			
104.	Are you critical and bossy?			
105.	Do you ridicule people who are not present?			
106.	Do you laugh at others' mistakes?			
107.	Are you suspicious of other people's motives?			
108.	Do you avoid talking about yourself, what you own, and your successes?			
109.	Do you use belittling words and jokes about those with different sex, race, politics, religion, and beliefs?			
110.	Do you believe that successful people frequently ask themselves, "How can I give more service to others?"			
111.	Do you use illness as an excuse for not doing well on a job?			
112.	Do you try not to prejudge customers and other people at work?			

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #6--SELF-ANALYSIS II

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

Check the appropriate column. No one will see this analysis but you. It will not affect your grade. It is simply to help you analyze yourself as you work on self-improvement.

Yes	No	Maybe	WILL YOU . . .	
			1.	write letters to the editor?
			2.	write Dear Abby?
			3.	never quit smoking?
			4.	marry for money?
			5.	run for public office?
			6.	be an officer of a civic club?
			7.	never get fatter with maturity?
			8.	always watch soap operas?
			9.	marry someone of another religion?
			10.	not consider getting engaged without a ring?
			11.	always read the sports page of the newspaper?
			12.	read gossip columns?
			13.	travel in Europe?
			14.	attend cultural events?
			15.	always read the editorials of the newspaper?
			16.	subscribe to *Playboy or Playgirl*?
			17.	never read the newspaper?
			18.	have a swimming pool?

ASSIGNMENT SHEET #6

Yes	No	Maybe	WILL YOU . . .
			19. subscribe to the *Wall Street Journal*?
			20. always read the comics page of the newspaper?
			21. always read the front page of the newspaper?
			22. have a large family?
			23. watch more than four hours of TV per day?
			24. turn on the radio immediately upon entering your house?
			25. insist on a large wedding?
			26. go to a nice restaurant once a week?
			27. do a good deed once a day?
			28. move if a member of a minority race moves into your neighborhood?
			29. move far away from home?
			30. work with younger children?
			31. turn down your favorite dessert?
			32. date two people at once?
			33. drive recklessly?
			34. lock all doors when you leave the house?
			35. cheat on your spouse?
			36. dislike your mother?
			37. have a maid?
			38. take office supplies from your business
			39. call in sick when you were up late the night before?
			40. vote for a conservative?
			41. have trouble sleeping?

ASSIGNMENT SHEET #6

Yes	No	Maybe	WILL YOU . . .
			42. go to a psychiatrist?
			43. vote for a liberal?
			44. order a cola rather than a cocktail when with friends?
			45. experiment with drugs?
			46. move in with relatives after you are married?
			47. have a picture of a movie star in your room?
			48. enjoy your in-laws?
			49. join the military?
			50. own land?
			51. have regular physical and dental checkups?
			52. work with the sick and elderly?
			53. continue your education?
			54. give a present to someone for no reason other than that you like them?
			55. read a self-improvement book?
			56. give up to the point of considering suicide?
			57. refuse to take money that is not yours?
			58. not work because the supervisor is gone?
			59. set goals?
			60. assume new responsibilities on the job?
			61. envy other people?
			62. break a promise?
			63. defend someone you think was wronged?
			64. try to do too much at once?
			65. worry so much you'll get sick?

ASSIGNMENT SHEET #6

Yes	No	Maybe	WILL YOU . . .
			66. blow your stack in front of people at work?
			67. get even with someone who wronged you no matter how long it takes?
			68. tell an ethnic joke?
			69. decide not to compliment someone?
			70. be suspicious of most people's motives?

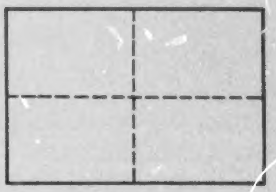
What can you conclude about yourself from this experience?

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #7--SUPER-DUPER NAME TAG

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

1. Draw lines to divide a sheet of paper into four equal parts. Do this on both sides of the page.



2. In the upper left-hand corner write your name or nickname that you like to be called.

3. In the upper right-hand corner write at least ten words that describe you.

4. In the lower left-hand corner draw pictures of things you like to do. (Art work does not count.) These are probably things you like to do well. They may be the same as the last square, but not necessarily.

5. In the lower right-hand corner list something you want to accomplish today, this week, this month, this year, in ten years, and by the time you are 65.

6. On the opposite side of the page, in the upper left-hand corner, put something about which you would never budge.

7. In the upper right-hand corner put a motto, saying, philosophy, or scripture that you try to live by.

8. In the lower left-hand corner put what you would do if you knew you only had one year to live, if you only had one day to live.

9. In the lower right-hand corner list at least three things you want people to say about you after you die.

   (NOTE: You might even design your own tombstone and obituary.)

10. Attach string to the name tag and wear it around your neck. Share it with the entire class if you desire.

11. List the things you learned about yourself from this activity.

    (NOTE: Use the back of this sheet.)

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #8--MIRACLE PRODUCTS

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

You are watching television and see the following products and services advertised with clever slogans and jingles. Select five miracle products that you value the highest. Then select five products that you value the least. Discuss your choices in small groups and see if you can discover any patterns in your choices. What values are the basis of your choices? Are there choices that do not fit the pattern? Answer these questions at the end of the list of products. Use another sheet of paper if necessary.

1. Charles Atlas's and Miss Universe's Body Beautiful Potion--Makes you look like you want to look
2. Albert Einstein's Smart Pills--Guarantees a high I.Q. and good grades with a lot of common sense
3. Saint Peter's Living Formula--Always see black and white and shades of gray clearly
4. Six Million Dollar Man and Bionic Woman Plan--Earn millions and all that money will buy in a matter of weeks
5. Loveable Lucy's Love Potion--Guarantees that you will love and be loved by everybody and everything at all times
6. Linda Lovelace's Secrets--Lets you know how to have sex appeal
7. Pop U. Larity's Power Packed Remedy--Guarantees friends, offices, honors, and all kinds of accolades
8. Joe Jobgetter Agency--Any job you want with free training program to make you qualified as you climb the ladder of success
9. Farrah's Famous Fame Course--Fame and fortune can be yours from movies, television, records, and Las Vegas shows
10. Ecology Rules Book--Clean up air, water, and the smoking section of your business in five easy steps
11. Issue Solving Medicine--Cures all social ills from war to floods to abortion questions
12. Discrimination Darla's Protest Songsheet--Learn the words and guitar chords to the top protest songs of this decade; see immediate progress or your money back

ASSIGNMENT SHEET #8

13. Jet Lag Julius's Travel Agency Package Plan--World-wide travel; stay in nice hotels, drink in nice cocktail lounges, take pictures in all tourist traps around the world

14. Civic Service Soul's Formula--Guides you in building parks, raising money for the handicapped, and other worthwhile projects

15. Carter-Ford Formula--Gain political power and prestige in just one hundred and one easy steps and campaign speeches

16. All In the Family New and Improved Formula--Harmony in the family; you will have acceptance and freedom without accompanying hassles

17. Self-Concept Clara's Self-Confidence Pills--Know self; accept self; improve self; like self

18. Happy Howard's Jolly Pills--Be happy and positive in all, and I do mean in spite of all, situations

19. Peace of the Rock--Real inward peace that spreads to all

20. Health Food Nutrients--Insures good digestion, no stress, no wrinkles, and no bad colds

21. Patient Patty's Patented Formula--Long suffering done with confidence and assurance and without worry

22. Dandy Dan's Dynamite Dual-Packed Bottle of Self-Control Glue--Helps you stick to any project you start with a bonus of an extra two ounces of self-discipline free of charge

23. Kind-N-All Conditioner--Helps you be manageable and nice to all people in spite of their rottenness

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Adapted from Sidney Simon, Leland W. Howe, and Howard Kirschenbaum, Values Clarification: A Handbook of Practical Strategies for Teachers and Students. New York: Hart Publishing Company, Inc., 1972.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #9--VALUES SCALE

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

Decide where on the following scales you would place yourself. Discuss your placement with the class if you wish. Do not go along with the crowd just because you fear being different or because you do not want to think seriously about the issue. Also, be cautious not to always mark the middle of the scale. It would be rare for someone to always be exactly in the middle of every issue.

1. How far would you go to be popular?

Feeble Knievel--Do anything including risking health and safety	Aloof Alice--Do nothing at all

2. How much personal freedom do you have?

All decisions are made for you	Complete freedom of choice

3. How much freedom do you want?

All decisions are made for you	Complete freedom of choice

4. How do you feel about what you wear?

Sloppy Sam--His clothes are more holely than righteous	Patty Perfectionist--Even irons underwear

5. How do you feel about fighting?

Battlefield Betty--Argues at the drop of a hat	Peaceful Paul--Love and hearts and flowers all the time, sickeningly sweet

ASSIGNMENT SHEET #9

6. How are you about making decisions?

Undecided Eunice--Can't even decide what to wear

Lightning Fast Larry--Doesn't waste a second, never at a loss for an opinion

7. How do you feel about competition?

Apathy Ann--Avoids all competition

Willy Winner--Walks over anyone to win any way he can; it's not how he plays the game that counts but winning, winning, winning

8. How much do you want from the family?

Arnold Apronstrings--Totally dependent on family; no outside interests or friends

Independent Inez--Would rather be rid of the family

9. How do you feel about school?

Hooky Harold--Thinks school is a communist plot

Rah Rah Ruby--Loves school so much the teachers added her to the payroll

10. How much do you talk to other people?

Silent Sam

Bucket-mouth Bessie

11. What will you eat?

Health Food Freddy

Junk Food Junkie

12. How do you feel about marriage and divorce?

We-Can-Always-Get-A-Divorce

Death-Do-Us-Part

ASSIGNMENT SHEET #9

13. How do you handle money?

Generous George--Spends all, gives it away, never enough for necessities

Tightwad Twiggy

14. What percentage of the time are you happy?

0%

100%

15. How much do you worry?

Don't-Give-A-#"&@ Dan

Worry-Wart Wanda

16. How much do you try to please authority figures like supervisors or teachers?

Rebel

Apple Polisher

17. How would you raise your child?

Permissive Peter

Strict Steven

18. How many friends do you need?

Snobby Suzanne--Sends herself love letters

Friendly Fred--Buys cokes for everyone

19. How patriotic are you?

Radical Rusty--Tear down the establishment

Love It or Leave It Lawrence

ASSIGNMENT SHEET #9

20. How helpful are you to others?

Nasty Nellie--Wouldn't do anyone a favor	Handy Heloise

21. How much time do you spend watching TV and cruising main street?

Educational stations and trips to the grocery store only	Late, late, late shows and the Indianapolis 500

22. How informed are you of current events?

Nothing but the sports page and Ann Landers	Headlines to comics and the evening news on TV

23. How clearly do you write?

Penmanship Penelope	Scribble Sarah

24. How do you celebrate Halloween?

Tricky Dicky	Goody Two Shoes

25. How are you at compliments?

Can't receive one	Can't give one

26. How often do you smile?

Sullen Sally--Looks like she ate a pickle and then froze	Toothy Teresa--Forced, unnatural

27. How positive are you?

If anything can go wrong it will	Life is just a bed of roses

ASSIGNMENT SHEET #9

Now, think of at least five things that would describe who you are. Then, make up your own rating scale for each characteristic. For example, you might want to have a scale for being an employee, club member, son or daughter, or honest person. Would other people rate you the same way?

Adapted from Sidney Simon Leland W. Howe, and Howard Kirschenbaum, *Values Clarification: A Handbook of Practical Strategies for Teachers and Students.* New York: Hart Publishing Company, Inc., 1972.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #10--VALUES AUCTION

The values auction experience can be quite enjoyable and stimulating. The chief purpose of this experience is to help you "assess" your values. When you assess anything, you first have to become aware of what you have. Then you decide what it is worth. The same is true in this values auction. So--you will be determining which values are influencing your life. These are values you have now. Then you will be making decisions as to how important these values are to you.

Another way to describe this values auction is that you will be refining and testing your values to see which matter most to you. Refining your values may mean making your values more specific rather than abstract or general. With specific values you can more readily make decisions, evaluate and change your life-style, resolve conflicts, and set goals.

Your teacher-coordinator will explain the values auction to you. Values are not just something you believe or have; they are something on which you act. You accomplish or achieve your values by the way you live and spend your life. Below are some examples of values.

VALUES

power
love
friendship
approval
health
justice
travel
knowledge
recognition
family
pleasure
wisdom
appearance
security
honesty

Before you begin the values auction, please complete the following sentence stems to indicate what you think your five values are right now.

1. I value ____
2. I value ____
3. I value ____
4. I value ____
5. I value ____

Adapted from James D. McHolland and Roy Trueblood, Human Potential Seminar: Participants' Workbook. Reproduced by permission from the Human Potential Seminar Project, 2527 Hastings Avenue, Evanston, IL 60201.

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

ASSIGNMENT SHEET #10

VALUES AUCTION

The items listed below are represetative of the values that may influence your life. In this exercise, you will begin to clarify and reality-test your values.

	Amount I Budgeted	Highest Am't. I Bid	Top Bid Given
A satisfying and fulfilling marriage			
Freedom to do what you want			
A chance to direct the destinies of nations			
The love and admiration of friends			
Travel and tickets to any cultural or athletic event as often as you wish			
Complete self-confidence with a positive outlook on life			
A happy family relationship			
Recognition as the most attractive person in the world			
A long life free of illness			
A complete library for your private use			
A satisfying religious faith			
A month's vacation with nothing to do but enjoy yourself			
Lifetime financial security			
A lovely home in a beautiful setting			
A world without prejudice			
A chance to eliminate sickness and poverty			
International fame and popularity			
An understanding of the meaning of life			

ASSIGNMENT SHEET #10

	Amount I Budgeted	Highest Am't. I Bid	Top Bid Given
A world without graft, lying, or cheating			
Freedom within your work setting			
A really good love relationship			
Success in your chosen profession or vocation			

Compare the value areas you bought or on which you bid the highest with those top five values you wrote down before we began. Is there any similarity between the two sets of values? If so, where?

Consider the $5000 as representing your life. It is the total amount of time, energy, and strength that you have available for investing in your values. As you budgeted, you were engaged in a rational approach to your values. While participating in the auction, your emotions probably became involved in certain value items (real values). Thus, the second column is an emotional approach to your values. Look and listen to what your feelings and behavior during the auction said about your values.

How did you feel during the auction?

ASSIGNMENT SHEET #10

How did you feel when engaged in a real contest with someone over the same item?

Did you stick closely with the amount budgeted?

Did your emotions upset your rational plans and deprive you of other value areas later because your $5000 was gone?

Did you consistently stop short of getting a value item you wanted because you were reluctant to take a risk?

Did you bid on a bargain and spread yourself so thin that you ran out of resources later on a more valued item?

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #11--DEVELOP A PLAN FOR SELF-IMPROVEMENT

(NOTE: This assignment should be repeated after each of Assignment Sheets #5 to #10.)

1. Now that you have begun to analyze yourself, choose some way in which you want to change or to improve. It is one thing to want to do something; it is another thing to do something about it. You may decide to study more industriously or to do a better job in your work. You may decide to work on an emotional or a physical fitness problem. You may decide to diet. Whatever improvement you choose to work on, fill in one of the contracts on the following page. Write your name on the first line of the contract. Fill in the number of days in which the contract is to be in effect. On the line beginning BEHAVIOR write the one change you are going to work on. On the line beginning REWARDS list one or more activities you find most enjoyable to you which you will do when the contract is completed. Examples of enjoyable activities might include: purchasing an album or tape, going hunting or skiing, eating chocolate cake and ice cream, playing tennis, going to a basketball game, riding a bicycle, watching TV, sleeping. On the line beginning PENALTIES list one or more of the enjoyable activities you will give up if you do not live up to your contract.

2. Token Rewards--Another way of giving yourself rewards is by the token system. With this system you give yourself a check mark for each hour or day that you live up to your contract. Then you give yourself the reward when you have earned a certain number of check marks. No penalty is needed when you use the token reward system, but you will need a calendar or a progress chart on which to record the check marks you earn. With the token reward system you will fill in the contract in the same way, except that you list the number of check marks you must accumulate in order to earn the reward.

3. This contract should be personal. Fill it out periodically, such as once a week or whenever you record your hours and pay in the classroom.

ASSIGNMENT SHEET #11

SELF-IMPROVEMENT CONTRACT

I, ______________________________, do hereby enter into the following agreement with myself. I will perform the behavior stated below for a period of __________ days. In return, I will receive the rewards listed below.

BEHAVIOR ______________________________
REWARDS ______________________________

If I fail to live up to this contract, these penalties will take effect.

PENALTIES ______________________________

____
Signature

- -

SELF-IMPROVEMENT CONTRACT

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BEHAVIOR ______________________________
REWARDS ______________________________

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____
Signature

- -

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BEHAVIOR ______________________________
REWARDS ______________________________

If I fail to live up to this contract, these penalties will take effect.

PENALTIES ______________________________

____
Signature

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #3

Scoring

Give yourself 5 points for every "a" answer, 3 points for every "b" answer, and no points for "c" answers. Add up your score.

Analysis

35 to 50 points: You are very good in your relationships with others because you respect others and greet them with interest and courtesy. You are liked by your friends and those with whom you deal in a casual way.

18 to 34 points: You do very well with others most of the time, but you are sometimes self-centered and forget to put yourself in the other person's shoes. Try working toward more of those "a" answers, and you will find that living is more pleasant than it is now.

0 to 17 points: You are having trouble either because you are too shy or too aggressive. You know which! Good human relationships are like anything else in life; they take practice. Select someone you admire. Analyze his or her actions; then adapt those traits to your own personality.

Assignment Sheet #10

VALUES AUCTION KEY

	VALUES
A satisfying and fulfilling marriage	(marriage)
Freedom to do what you want	(personal autonomy)
A chance to direct the destinies of nations	(power)
The love and admiration of friends	(love, friendship, approval)
Travel and tickets to any cultural or athletic event as often as you wish	(travel, pleasure, athletics, aesthetics)
Complete self-confidence with a positive outlook on life	(emotional well being)
A happy family relationship	(family)
Recognition as the most attractive person in the world	(appearance)
A long life free of illness	(health)
A complete library for your private use	(knowledge)
A satisfying religious faith	(religion)
A month's vacation with nothing to do but enjoy yourself	(pleasure)
Lifetime financial security	(security)
A lovely home in a beautiful setting	(aesthetic, achievement)
A world without prejudice	(justice)
A chance to eliminate sickness and poverty	(altruism)
International fame and popularity	(recognition, approval)
An understanding of the meaning of life	(wisdom)
A world without graft, lying, or cheating	(honesty)
Freedom within your work setting	(work autonomy)
A really good love relationship	(love)
Success in your chosen profession or vocation	(vocational achievement)

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

TEST

NAME ________________________________ SCORE ____________________

1. Match the terms on the right to the correct definitions on the left by placing the appropriate numbers in the blanks provided.

______a. Making progress toward achieving a worthy goal

______b. Recognizing the worth of self and the worth of other people, their property, and opinions

______c. All the physical, mental, and emotional characteristics that make up a whole person

______d. Getting along with people

______e. Feeling or emotion

______f. How people feel about themselves

1. Human relations
2. Personality
3. Respect
4. Success
5. Attitude
6. Self-concept

2. Select from the list below reasons for human relations training by placing an "X" in the correct blanks.

______a. There are less service occupations today

______b. There are larger businesses today which require more group-oriented activities

______c. Research proves that good human relations increase productivity

______d. Businesses must treat all types of people equally

______e. More formality is generally required in business because an authority structure exists

______f. No more than ten to twenty percent of management duties are human relations skills

______g. Ninety percent of all jobs lost are lost because of the inability to get along with people

______h. Reaching one's goals often depends upon the ability to get along with others

3. Select from the list below true statements about physical and emotional characteristics of personality. Place an "X" in the correct blanks.

_____a. Physical characteristics are not important

_____b. Physical characteristics affect self-confidence

_____c. Physical characteristics must usually be accepted

_____d. Physical characteristics may often be altered

_____e. Reasons for emotions may be the opposite of what they appear

_____f. Emotions should be denied

_____g. Sometimes it is just necessary to release emotions in a destructive way

_____h. It is hypocritical to always be polite and friendly if you don't like someone

4. List the three sides of self.

a. ______________________________

b. ______________________________

c. ______________________________

5. State the values of having self-respect or a good self-concept.

a. ______________________________

b. ______________________________

c. ______________________________

6. List two reasons some people have little self-respect.

a. ______________________________

b. ______________________________

7. Select from the list below characteristics of people with little self-respect. Place an "X" in the correct blanks.

_____a. Rebellious feelings

_____b. Humbleness

_____c. Quiet resentment which builds up until the person blasts back at others _____d. Self-centered

_____e. Unselfish

_____f. Withdrawing from others

_____g. Anger at self

_____h. Excessive drinking, drugs, and promiscuity

_____i. Doing extreme things to gain popularity and attention

8. Name two ways to protect self-respect.

a. ______________________________

b. ______________________________

9. List two ways to achieve self-control.

a. ______________________________

b. ______________________________

10. Select from a list below ways to show respect for others by placing an "X" in the correct blanks.

_____a. Show understanding and appreciation of other people's feelings

_____b. Realize that other people's feelings make sense to them

_____c. Be aware of what others are saying, disregarding their feelings

_____d. Respond to emotions first

_____e. Tell obnoxious people just what you think

_____f. Remember birthdays, special occasions, kindnesses shown, and troubled times with visits, cards, or some other kind of token

_____g. Help people feel at ease, important, and useful

_____h. Try to find something you can like in every person

_____i. Realize that every human being is not necessarily a worthy individual

_____j. Return borrowed items promptly to their correct places

_____k. Remember manners and common courtesies

11. List the steps for creating a change in attitude.

    a. ____________________

    b. ____________________

    c. ____________________

    d. ____________________

    e. ____________________

    f. ____________________

12. Complete a self-analysis.

13. Complete values assessment activities periodically.

14. Develop a plan for self-improvement.

    (NOTE: If activities 12, 13, and 14 have not been accomplished prior to the test, ask your teacher-coordinator when they should be completed.)

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ANSWERS TO TEST

1. a. 4
   b. 3
   c. 2
   d. 1
   e. 5
   f. 6
2. b, c, d, e, g, h
3. b, c, d, e
4. a. Person you think you are
   b. Person others think you are
   c. Person you are
5. a. Makes it possible to work on self-improvement
   b. Makes it easier to respect others
   c. Is necessary before others can respect you
6. Any two of the following:
   a. We are so familiar with ourselves we tend to take ourselves for granted
   b. We tend to minimize what we accomplish
   c. We tend to believe others can reach heights we cannot
   d. We receive negative reinforcement all our lives
7. a, c, f, g, h, i
8. Any two of the following:
   a. Communicate feelings to others without giving advice
   b. State plans without whining or threatening others

c. Improve relations without putting yourself down

d. Learn to accept compliments and gifts graciously

9. Any two of the following:

   a. Work a little longer when you are tired and want to stop working

   b. Do not allow small irritations and teasing to bother you much

   c. Avoid temptation to do or be what you don't want

10. a, b, d, f, g, h, j, k

11. a. Realize that you can change no one but yourself

    b. Smile

    c. Say something pleasant once every hour

    d. Change negative statements to positive statements

    e. Change a negative problem to a positive situation

    f. Keep a mental picture of the kind of person you want to be

12. Evaluated to the satisfaction of the teacher-coordinator

13. Evaluated to the satisfaction of the teacher-coordinator

14. Evaluated to the satisfaction of the teacher-coordinator

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to abide by work rules and develop characteristics that would help her/him get along with people in a working environment. This knowledge will be evidenced by completion of the assignment sheet and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. List characteristics of a good employee.
2. Select from a list ways a student can get along with the supervisor.
3. Select from a list ways a student can get along with co-workers.
4. Select from a list ways a student can get along with customers.
5. Match descriptions of unpleasant persons to ways to handle problems with those persons.
6. State work rules under each of the following categories: punctuality, neat appearance and appropriate clothes for the job, visiting on the job, missing work, keeping busy, poise, and personal management.

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

A. Give a pretest using objective sheet.

B. Provide objective sheet, information sheet, and assignment sheet.

C. Discuss unit and specific objectives, information sheet, and assignment sheet.

D. Play "Password" or "Charades" using the characteristics of a good employee.

E. Have a business person speak on the importance of getting along with people.

F. Have students draw the organizational chart for their training stations to show the chain of command.

G. Use the following twenty factors to build a "Success Pyramid" for a bulletin board or to reproduce as a checksheet. Compare to Oklahoma study mentioned throughout the unit.

(NOTE: These factors were shown to be of greatest importance for career success as revealed in 1949 and 1970 studies. See the next page for the sample "Success Pyramid.")

1. Dependability
2. Accuracy in performing operations
3. Ability to follow instructions accurately and without repetition
4. Attendance, tardiness, and strict observance of break and lunch periods
5. Speed in performing operations; amount of acceptable work produced
6. Capacity for remembering necessary details, figures, and instructions
7. Initiative and/or resourcefulness
8. Personal appearance; appropriate dress and grooming
9. Ability to maintain harmonious working relations with others

10. Physical fitness for the work
11. Ability to work under pressure or abnormal conditions, such as meeting deadlines, multiple assignments, and extra work
12. Industry
13. Personality; cheerfulness and/or charm
14. Neatness and orderliness and maintenance or arrangement of physical surroundings, such as desks, files, and floor
15. Does not lose excessive time in personal telephone calls, talking with co-workers, going to the restroom, and other personal activities
16. Ability to make judgments or decisions quickly and accurately
17. Natural ability and aptitude and attitude for the job
18. Acceptability of work; within acceptable work standards for the job
19. Ability to organize work
20. Ability to suggest improvements in work techniques and operations

H. Give test.

I. Reteach if necessary.

J. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

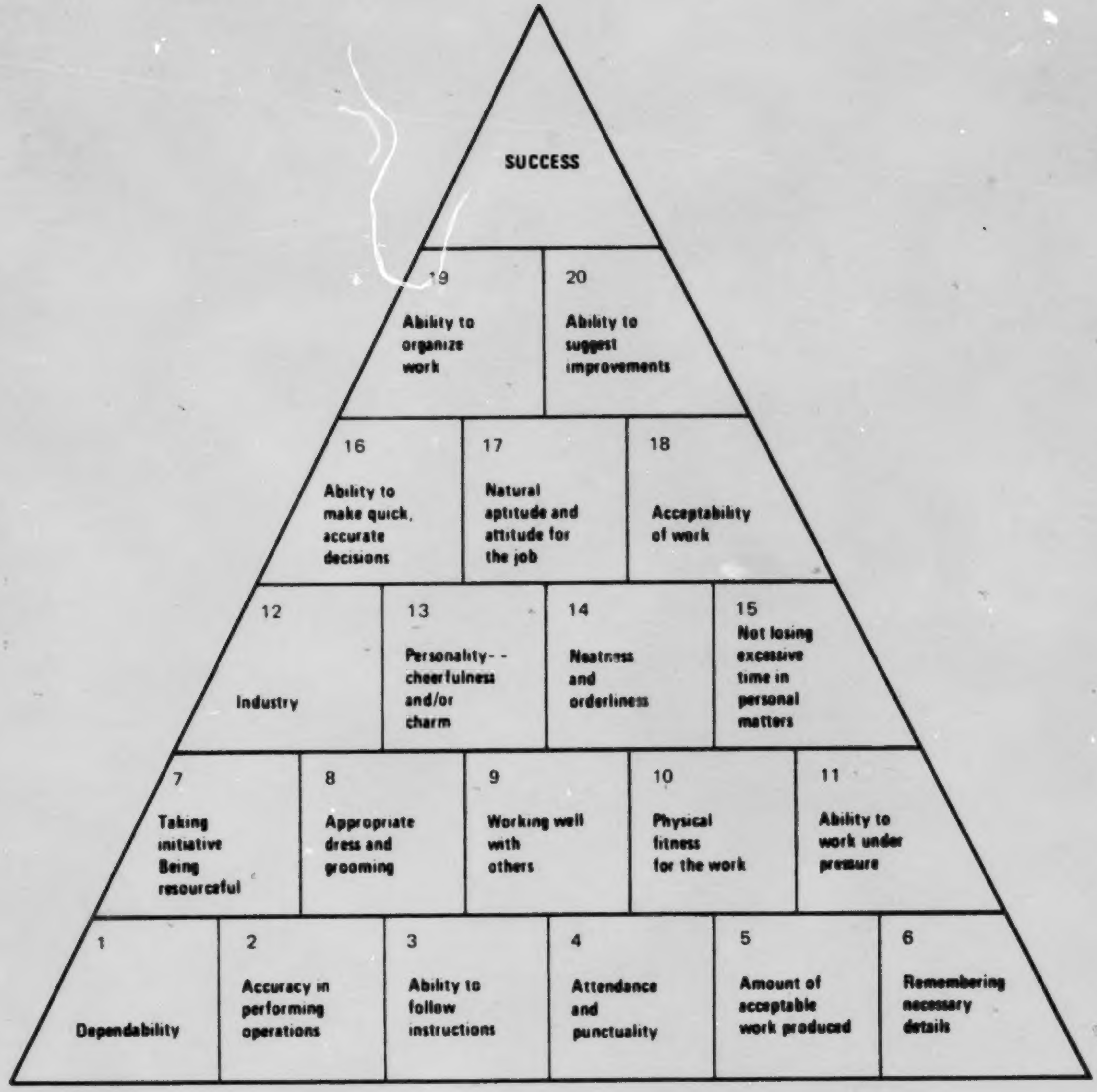
B. Information sheet

C. Assignment Sheet #1--Discuss Work Rules

D. Test

E. Answers to test

III. Unit reference--Nelson, Frank W. *Distributive Education II: A Course of Study*. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.


SUCCESS
19 Ability to organize work
20 Ability to suggest improvements
16 Ability to make quick, accurate decisions
17 Natural aptitude and attitude for the job
18 Acceptability of work
12 Industry
13 Personality- - cheerfulness and/or charm
14 Neatness and orderliness
15 Not losing excessive time in personal matters
7 Taking initiative Being resourceful
8 Appropriate dress and grooming
9 Working well with others
10 Physical fitness for the work
11 Ability to work under pressure
1 Dependability
2 Accuracy in performing operations
3 Ability to follow instructions
4 Attendance and punctuality
5 Amount of acceptable work produced
6 Remembering necessary details

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

INFORMATION SHEET

I. Characteristics of a good employee

(NOTE: The employer pays the salary and has a right to expect certain qualities in an employee. The following characteristics were determined by a recent survey of training station sponsors.)

A. Cooperation

Example: Helping other employees, if permissible, when your duties are completed; seeing things that need to be done and doing them without being told

B. Initiative

Example: Moving to additional duties which require more responsibility and more difficult skills

C. Honesty

Examples: Starting work on time; returning from breaks and lunch on time; being productive while at work; not leaving work a few minutes early; not taking stamps, pens, paper, and tools for personal use; not stealing money and/or merchandise; not giving special favors or discounts to friends and relatives without the supervisor's approval; discouraging friends from being dishonest

D. Willingness to learn

(NOTE: Approaching a class and job with an open mind will make the tasks more interesting and shows a willingness to learn.)

E. Following directions

(NOTE: Listening and reading instructions will save time and effort.)

F. Neat appearance; good grooming

G. Smiling

H. Not talking too much

(NOTE: This includes talking on the telephone.)

INFORMATION SHEET

I. Politeness

Examples: Courteous; well-mannered; considerate conduct; saying "good morning" and "thank you;" escorting, when possible, a customer to a credit department instead of just pointing or giving directions

J. Patience

K. Leaving personal problems at home

L. Punctuality

M. Good attendance

(NOTE: Excessive absences was the number one problem in businesses surveyed.)

N. Dependability

(NOTE: Completing a task on schedule is a sign of maturity, perseverance, and responsibility.)

O. Enthusiasm

(NOTE: Acting excited and eager about your job will often cause everyone to get more work done quickly and easily.)

P. Accepting criticism well

(NOTE: It is impossible to do everything correctly all the time. Occasionally, everyone must accept criticism. Do not make excuses, but look the supervisor in the face and try not to look hurt, sulky, or mad.)

Q. Loyalty

Examples: Keeping confidential matters, such as price margins and cost codes, to yourself; not participating in gossip and disputes; not criticizing the business to outsiders; being a good customer of your business's products and services where applicable

(NOTE: Discounts are sometimes available for employees. Your use and recommendation of the business's products and services is excellent promotion.)

R. Sense of humor

(NOTE: People who can laugh, especially when the joke is on them, will gain the acceptance of co-workers.)

INFORMATION SHEET

S. Positive attitude

(NOTE: Look for what is good and right about something or someone. Try not to always complain or focus on what is unpleasant. Avoid complaining and using words such as "can't," "won't," or "don't." Act happy and enthusiastic and you will be happy and enthusiastic because actions occur before feelings. Do not permit co-workers or supervisors who have negative attitudes to trap you into their way of thinking.)

T. Lack of jealousy

U. Tactfulness

V. Dependability

W. Interest in the job

II. Ways a student can get along with the supervisor

(NOTE: A good supervisor corrects and makes suggestions when a student trainee does something wrong or in a way that is not best for business.)

A. Accept the authority of the supervisor to have things done her/his way

B. Immediately ask the supervisor for more responsibilities when all assigned duties are completed

(NOTE: A recent survey conducted by the State Department of Vocational and Technical Education shows that 55 percent of students in cooperative training programs need to improve in this area.)

C. Do not give the appearance of flirting with anyone while on the job

D. Handle merchandise and supplies respectfully

(NOTE: These represent an investment in the business. Soiled or wrinkled merchandise and careless use of supplies and equipment quickly cut into profits.)

E. Do not pretend to know all about the business

(NOTE: Young, new employees who appear to think they know all there is to know are considered "smart-alecky" and may not last long on a job.)

F. Learn from all supervisors, both the good ones and those less skilled

Example: Some supervisors know how to give constructive criticism and some only give destructive criticism

INFORMATION SHEET

III. Ways a student can get along with co-workers

  A. Know all co-workers by name

  B. Introduce yourself to the other employees if the supervisor or another employee does not do so

  C. Greet by name or at least smile at the other employees upon arriving for work

  D. Say good-bye, nod your head, or wave to co-workers when leaving work for the day

  E. Listen, ask questions, and thank the other employees who try to be helpful

  F. Realize that new, young employees may not be able to get by with as much as older, trusted employees

IV. Ways a student can get along with customers

  (NOTE: *Customers* may be called by some other name in your business, such as *clients* or *patrons*. Nevertheless, all businesses have contact with someone who buys their product and/or services.)

  A. Overcome shyness

  B. Smile and greet each customer with whom you come in contact

  C. Try to remember customers' names, likes, and dislikes

  D. Approach customers promptly and with confidence and sincerity

  E. Treat each customer as a guest; the customer is your reason for being in business

  F. Help each customer with individual needs

  (NOTE: Customers come to a business because they need the goods or services you provide. Sometimes they don't even know what their needs are and you must help define these needs first.)

  G. Realize that there will be some difficult customers

  H. Always be polite, tactful, and honest with customers

  (NOTE: If you are in a selling situation, stay busy within viewing-distance to the "just-looking" customer. This way, if the customer sees something interesting, you may be of service without appearing to be pushy.)

INFORMATION SHEET

I. Never argue with a customer

(NOTE: You can never win an argument with a customer; you may make your point but lose the customer permanently.)

V. Ways to handle problems with unpleasant persons

A. Wolf/flirt

(NOTE: If the advances become serious and frequent, more drastic action may need to be taken. The "ignoring" method will work in the majority of cases.)

1. Be casual
2. Fail to react

B. Grouch

1. Be pleasant and sympathetic, not taking the grumbling and griping personally
2. Realize that there may be many reasons for crankiness, such as home life, financial problems, and personal dissatisfaction

C. Bossy person

1. Avoid conflict with a person who is not your supervisor, but who insists on giving you orders, until you can discuss the matter with your supervisor
2. Pay attention to details and follow directions as accurately as you can, if your supervisor or a person who greatly influences your supervisor gives you instructions, criticism, or orders

D. Complainer

1. Politely avoid complaining as much as possible because it is contagious
2. Counteract complaints with cheerful, positive statements

E. Tattler--Politely but firmly refuse to listen to gossip by suddenly remembering something you have to do and politely dismissing yourself

INFORMATION SHEET

VI. Work rules (Assignment Sheet #1)

(NOTE: Work rules are usually stricter than those in school because a business is primarily involved in making money. Also, larger companies generally have more rules and stricter rules than smaller companies.)

A. Punctuality

(NOTE: This is the most important rule according to the recent survey of business people mentioned earlier.)

1. Arrive five minutes early

   (NOTE: Some companies using a time clock do not allow an employee to punch in early, but a good employee should arrive early even if he/she is not permitted to punch in.)

2. Dress and gather tools on your own time

3. Return from breaks on time

   (NOTE: Other people may be waiting for you to return or to complete a task so they may go on break.)

4. Run personal errands on own time

5. Do not be a clock watcher

6. Be willing to work a few minutes overtime without pay unless company policy or the use of a time clock prohibits such action

7. Never rush or walk away from a customer because of break or dismissal time

B. Neat appearance and appropriate clothes for the job

(NOTE: This is the second most important rule according to the recent survey of business people.)

1. Clean hands and nails are important

2. Dangling jewelry may be distracting and bothersome

   (NOTE: It is better to wear no jewelry in some occupations. For instance, people have been seriously hurt by having rings caught in machinery or on the sides of a box or truck.)

3. Clothing fads, jeans, and t-shirts may not be appropriate dress in all cases

   (NOTE: Check with your employer about appropriate dress. It may be necessary to purchase special uniforms.)

INFORMATION SHEET

4. Precautions should be taken against body and breath odor
5. Clean, styled hair is helpful in getting and keeping most good jobs

   (NOTE: The use of nets, caps, wigs, or hair spray may be required of both sexes for some jobs.)
6. As little make-up as possible is more appropriate for work
   a. Natural shades are better for work
   b. Heavy eye make-up is seldom appropriate for work
   c. Clear complexion is desirable
7. You are never completely dressed until you put on a smile

C. Visiting on the job

1. Personal telephone calls should be kept at a minimum
2. Friends and relatives must understand that they should not call or have lengthy personal visits during working hours

D. Missing work

1. Have good attendance at both school and work for good references

   (NOTE: Some employment agencies report that many companies will not hire anyone who is absent as much as once a month regardless of the reason.)
2. Tell the teacher-coordinator if you are present at work or school but not both
3. Try not to miss work when you know there are a lot of tasks to be completed
4. Call the employer as early as possible when you must miss work due to illness
5. Do not miss work for school activities more than is absolutely necessary
6. Always ask, not tell, the supervisor when you need time off from work
7. Ask off work as early as possible and then remind the supervisor again several days before taking the time off

INFORMATION SHEET

8. Thank the supervisor for letting you take time off from work

9. Be willing to trade hours with co-workers who may want to be off at certain times

   (NOTE: Be sure to get supervisor's approval.)

10. Be willing to come to work on short notice when possible

E. Keeping busy

(NOTE: This helps prevent boredom on the job.)

1. Never just stand around

   a. There are always things to be cleaned, straightened, stacked, marked, or displayed

   b. Every job, regardless of how dirty or unattractive, is important

   c. Use slack periods to learn more about your job

2. Never sit down on a job that can be done better standing up

3. Do not have to be told to do things

4. Work even when the supervisor is not around

   (NOTE: A recent survey shows that 66 percent of the students in cooperative training programs need improvement in this area.)

5. Stay with a task until it is finished

   (NOTE: Do not give up when it becomes difficult.)

6. Do not become upset if you must do a job over

F. Poise

1. Stay calm; work quickly and steadily without getting flustered when things go wrong or work piles up

2. Speak in a clear, distinct, refined voice; avoid slang, cursing, and improper English

3. Avoid giggling, a loud voice, or distracting nervous gestures or habits

4. Do not talk about personal problems or complain about being tired or not feeling well

INFORMATION SHEET

G. Personal management

1. Never ask for advance pay
2. Budget your money
3. Pay bills promptly

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

ASSIGNMENT SHEET #1--DISCUSS WORK RULES

Read each of the following case study problems and decide which work rules have been violated, which rules have been kept, and how the problems could have been solved or avoided.

This assignment may be done by an individual or by small groups. The individual or a group leader should lead the class discussion on possible solutions. Share with the class any personal experiences or observations of broken work rules that have caused problems on a job.

(NOTE: The case studies can also be used for role playing a discussion between a supervisor and student-trainee.)

1. Roger Fads works for a manufacturer of building and home improvement supplies. Because he often must do heavy, dirty work, it is not necessary for him to wear dress clothes. Therefore, he usually wears his old jeans with the knees worn out and one of his t-shirts with the picture of a marijuana leaf or a wine bottle. What work rules apply in this situation?

   ____

   ____

   ____

   ____

2. Bertha Breaks works in a small jewelry store with only one other employee. As soon as Bertha arrives at work the other employee can go on a break and then do some bookkeeping duties which cannot be done until someone comes to help the customers.

   However, because Bertha has such little time between school and work she asked if she could also have a break. Also, Bertha's mother now calls frequently to give her a short shopping list to fill during her break, and Bertha sometimes calls her mother to ask about borrowing the family car after work. What work rules are involved in this situation?

   ____

   ____

   ____

   ____

ASSIGNMENT SHEET #1

3. Lawanda Late works at a flower and gift shop. She is an excellent employee except for one problem. Lawanda has difficulty getting to work on time on Saturday mornings after a late date on Friday nights. She just doesn't hear her alarm go off and has also left work early several afternoons. After her teacher-coordinator talked to her training station sponsor, what work rules do you suppose the teacher-coordinator discussed with Lawanda?

4. Susan Shy is a timid girl who works in the ladies ready-to-wear department of a well-known chain of department stores. She is very good about assuming new responsibilities. For example, after she quickly finished marking a shipment of blouses she asked the head of the department to show her how to operate the ticket printing machine and how to figure the cost code. However, when it became time to display the blouses several of the plastic bags protecting the blouses were so badly wrinkled that they looked like old merchandise. Consequently, several of these blouses had to later be marked down in order to sell. What work rules are involved in this situation?

5. Martha Messy works in an exclusive women's boutique. The owner of the shop became outraged when Martha carelessly mixed shoe sizes when placing the shoes back in their boxes. Martha also returned a box of scarves to the wrong shelf and left a box of pantyhose laying on the counter. "I told you several times to handle the merchandise more carefully," the owner said sharply. Martha didn't know how to react. What work rules are involved in this situation?

ASSIGNMENT SHEET #1

6. Stanley Stand just got fired. His explanation is the following: "The boss seemed to have a good reason for cutting back on the number of employees at this time, but I think he really just doesn't like me. The boss mentioned once that I didn't seem interested in the job. Heck, I'm going to be a lawyer. I just want to work in a men's clothing store to get through eight years of college. I don't need to know how to do all that stuff in the store. Besides, the boss always got mad if I just stood around a minute. He and the other employees are always standing around talking to each other when there aren't customers in the store. They expected me to do my work and their work too, especially if it was dirty work." Stanley does not seem to be aware of which work rules?

7. Cynthia Sit is a waitress at Delicious Steak Place. Toward the end of the day Cynthia is very tired, so she sits down in the booths while cleaning off the tables. She figures that she deserves a rest considering the low wages she is paid. What work rules are involved in this situation?

8. Peggy Pretty works in a fabric shop. Her employer had second thoughts about hiring Peggy because Peggy began to wear a lot more make-up. She also began to wear short dresses or low cut pants which were not practical for lifting and stooping. Peggy sometimes wore jeans to school but changed clothes when she got to work, which took about ten minutes of her work time. What work rules are involved in this situation?

ASSIGNMENT SHEET #1

9. Sticky-Fingers Sally had been observed using the office's postage stamps for personal letters. Her employer ended up firing Sally. Was the employer justified in letting Sally go? Will Sally fully understand why she was dismissed without an understanding of the work rules?

____

____

____

____

10. Patty Perfume works in a nursing home. Several ill patients have complained that her cologne is too strong. Is Patty's heavy use of cologne a violation of a basic work rule?

____

____

____

____

11. Beautiful Beulah works in a beauty shop. She is frequently late returning for lunch. Her customers have often become angry and impatient. If you owned the beauty shop, what would you do to solve this problem?

____

____

____

____

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

TEST

NAME ______________________________ SCORE ______________

1. List eight characteristics of a good employee.

   a. ______________________________
   b. ______________________________
   c. ______________________________
   d. ______________________________
   e. ______________________________
   f. ______________________________
   g. ______________________________
   h. ______________________________

2. Select from the list below ways a student can get along with the supervisor. Place an "X" in the correct blanks.

   _____a. Do not assume new or more difficult responsiblities when your assigned duties are completed
   _____b. Do not give the appearance of flirting with anyone while on the job
   _____c. Handle merchandise and supplies respectfully
   _____d. Show the supervisor that "there is nothing to it" when learning about the business
   _____e. Impress the supervisor with your easier and better way of doing things
   _____f. Learn from all supervisors, both the good ones and those less skilled

3. Select from the list below ways a student can get along with co-workers. Place an "X" in the correct blanks.

   _____a. Know all co-workers by name
   _____b. Greet by name or at least smile at the other employees upon arriving for work

______c. Wait to be introduced to co-workers by the supervisor or another employee

______d. Listen, ask questions, and thank the other employees who try to be helpful

4. Select from the list below ways a student can get along with customers. Place an "X" in the correct blanks.

______a. Overcome shyness

______b. Smile and greet each customer with whom you come in contact

______c. Try to remember customers' names, likes, and dislikes

______d. Help each customer with individual needs

______e. Remember that customers are just an interruption of your work

______f. Realize that there will be some difficult customers

______g. Ignore customers that are "just looking"

____h. Argue with a customer to convince him/her that you have correct product information

5. Match the descriptions of unpleasant persons on the right to ways to handle problems with those persons.

______a. Politely but firmly refuse to listen to gossip by suddenly remembering something you have to do and politely dismissing yourself

______b. Politely avoid complaining as much as possible because it is contagious; counteract complaints with cheerful, positive statements

______c. Be casual; fail to react

______d. Be pleasant and sympathetic, not taking the grumbling and griping personally; realize that there may be many reasons for crankiness, such as home life, financial problems, and personal dissatisfaction

1. Grouch
2. Bossy person
3. Complainer
4. Tattler
5. Wolf/flirt

_____e. Avoid conflict with a person who is not your supervisor but who insists on giving you orders until you can discuss the matter with your supervisor; pay attention to details and follow directions as accurately as you can, if your supervisor or a person who influences your supervisor gives you instructions, criticism, or orders

6. State two work rules under each of the following categories.

a. Punctuality

1) ____

2) ____

b. Neat appearance and appropriate clothes for the job

1) ____

2) ____

c. Visiting on the job

1) ____

2) ____

d. Missing work

1) ____

2) ____

e. Keeping busy

1) ____

2) ____

f. Poise

1) ____

2) ____

g. Personal management

1) ____

2) ____

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

ANSWERS TO TEST

1. Any eight of the following:
    a. Cooperation
    b. Initiative
    c. Honesty
    d. Willingness to learn
    e. Following directions
    f. Neat appearance; good grooming
    g. Smiling
    h. Not talking too much
    i. Politeness
    j. Patience
    k. Leaving personal problems at home
    l. Punctuality
    m. Good attendance
    n. Dependability
    o. Enthusiasm
    p. Accepting criticism well
    q. Loyalty
    r. Sense of humor
    s. Positive attitude
    t. Lack of jealousy
    u. Tactfulness
    v. Dependability
    w. Interest in the job

2. b, c, f
3. a, b, d
4. a, b, c, d, f
5. a. 4
   b. 3
   c. 5
   d. 1
   e. 2
6. Any two of the following under each category:
   a. Punctuality
      1) Arrive five minutes early
      2) Dress and gather tools on your own time
      3) Return from breaks on time
      4) Run personal errands on own time
      5) Do not be a clock watcher
      6) Be willing to work a few minutes overtime without pay unless company policy or the use of a time clock prohibits such action
      7) Never rush or walk away from a customer because of break or dismissal time
   b. Neat appearance and appropriate clothes for the job
      1) Clean hands and nails are important
      2) Dangling jewelry may be distracting and bothersome
      3) Clothing fads, jeans, and t-shirts may not be appropriate dress in all cases
      4) Precautions should be taken against body and breath odor
      5) Clean, styled hair is helpful in getting and keeping most good jobs
      6) As little make-up as possible is more appropriate for work
         a) Natural shades are better for work

        - b) Heavy eye make-up is seldom appropriate for work
        - c) Clear complexion is desirable
    - 7) You are never completely dressed until you put on a smile
- c. Visiting on the job
    - 1) Personal telephone calls should be kept at a minimum
    - 2) Friends and relatives must understand that they should not call or have lengthy personal visits during working hours
- d. Missing work
    - 1) Have good attendance at both school and work for good references
    - 2) Tell the teacher-coordinator if you are present at work or school but not both
    - 3) Try not to miss work when you know that there are a lot of tasks to be completed
    - 4) Call the employer as early as possible when you must miss work due to illness
    - 5) Do not miss work for school activities more than is absolutely necessary
    - 6) Always ask, not tell, the supervisor when you need time off from work
    - 7) Ask off work as early as possible and then remind the supervisor again several days before taking the time off
    - 8) Thank the supervisor for letting you take time off from work
    - 9) Be willing to trade hours with co-workers who may want to be off at certain times
    - 10) Be willing to come to work on short notice
- e. Keeping busy
    - 1) Never just stand around
        - a) There are always things to be cleaned, straightened, stacked, marked, or displayed
        - b) Every job, regardless of how dirty or unattractive, is important
        - c) Use slack periods to learn more about your job

2) Never sit down on a job that can be done better standing up

3) Do not have to be told to do things

4) Work even when the supervisor is not around

5) Stay with a task until it is finished

6) Do not become upset if you must do a job over

f. Poise

1) Stay calm; work quickly and steadily without getting flustered when things go wrong or work piles up

2) Speak in a clear, distinct, refined voice; avoid slang, cursing, and improper English

3) Avoid giggling, a loud voice, or distracting nervous gestures or habits

4) Do not talk about personal problems or complain about being tired or not feeling well

g. Personal management

1) Never ask for advance pay

2) Budget your money

3) Pay bills promptly

COPING WITH PROBLEMS
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be better able to cope with problems. The student should be able to list the better ways to make adjustments, list kinds of adjustment mechanisms, and arrange in order the steps to problem solving. This knowledge will be evidenced by completing the assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define the term *adjustment mechanism* (*defense mechanism*).
2. List situations in which most people must make adjustments.
3. List kinds of adjustment mechanisms.
4. List the better ways to make adjustments.
5. List the benefits of setting goals.
6. Arrange in order the steps to problem solving.
7. Arrange in order the levels of human needs.
8. Determine personal maturity in coping with problems.
9. Make a plan to overcome fears.

COPING WITH PROBLEMS
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:
   A. Give pretest using objective sheet.
   B. Provide student with objective sheet.
   C. Provide student with information and assignment sheets.
   D. Make transparencies.
   E. Discuss unit and specific objectives.
   F. Discuss information and assignment sheets.
   G. Invite the guidance counselor to be a guest speaker.
   H. Give test.
   I. Reteach if necessary.
   J. Test again until minimum standard is reached.

II. Instructional materials:
   A. Objective sheet
   B. Information sheet
   C. Transparency masters
      1. TM 1--Adjustment Mechanisms
      2. TM 2--Determination
      3. TM 3--To Handle a Problem . . .
      4. TM 4--Maslow's Hierarchy of Basic Needs
   D. Assignment sheets
      1. Assignment Sheet #1--Discover Adjustment Mechanisms
      2. Assignment Sheet #2--Determine Personal Maturity in Coping with Problems
      3. Assignment Sheet #3--Recognize Levels of Human Needs
      4. Assignment Sheet #4--Make a Plan to Overcome Fears

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references:

A. Nelson, Frank W. *Distributive Education II: Course of Study.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

B. Foster, Charles R. *Psychology for Life Today.* Chicago: American Technical Society, 1973.

COPING WITH PROBLEMS
UNIT III

INFORMATION SHEET

I. Adjustment mechanism (defense mechanism)--Behavior used to cope with difficulties

(NOTE: Some of the ways to overcome problems may be useful; some may become harmful. Understanding adjustment mechanisms helps people to better understand other people as well as themselves.)

II. Situations in which most people must make adjustments

(NOTE: This list is not intended to be inclusive.)

A. Meeting and getting along with members of the opposite sex

B. Getting along with members of the family

C. Getting along with the principal and the teachers

D. Getting along with classmates, working companions, and neighbors

E. Working out the problem of what to do with one's money

F. Deciding what kind of job or vocation to take up, getting ready for it, and finding a job for which one is ready

G. Making progress in a job

H. Making decisions about religious faiths and political beliefs and adjusting one's own beliefs to those which other people hold

I. Getting assignments done satisfactorily in school or on the job, especially when difficulties arise

J. Facing examinations and learning how to adjust to passing or failing them

K. Making decisions about joining clubs or organizations

L. Deciding what to do and "facing the issue" when friends want you to do one thing and parents another

M. Figuring out what to do about moral and ethical problems involving honesty, fair play, promises, and confidences

INFORMATION SHEET

N. Deciding what clothes to get, when to wear them, and how to wear them

O. Making choices about how to spend leisure time

P. Adjusting to serious happenings in life, such as the loss of family or friends through death, accident, or other causes

Q. Managing oneself and one's feelings when obliged to be separated from home and friends

Example: Moving to another town

R. Meeting and getting along with people who are either older or younger than oneself

S. Making decisions about more education for self-improvement

T. Making decisions about a change of job

III. Kinds of adjustment mechanisms (Assignment Sheets #1 and #2)

(NOTE: These mechanisms may be done consciously or unconsciously. They are not necessarily good or bad. However, an awareness of these mechanisms helps us to place responsibility where it belongs, to put our energies to more constructive use, and to adjust to uncomfortable situations.)

A. Giving up too easily ("sour grapes," rationalization)

Examples: "I didn't want that anyway"

"I decided that I wouldn't work there if they paid me twice the money"

"I can't do all the work they expect me to do"

"I'd stop smoking but then I'd gain weight"

"Welfare recipients who do not try to better their living conditions should . . ."

"Students who resist teacher's help . . ."

(NOTE: Persons may feel threatened when suggestions are made to change well-developed excuses.)

INFORMATION SHEET

B. Blaming someone or something else

(NOTE: The excuses may be partly right, but the person could have prevented the excuse by being more careful.)

Examples: The person who has a new excuse every day for being late

"I couldn't do my assignment because the books were out of the library," when he/she did not go to the library until the last minute

"The teacher didn't explain it right," when the person did not ask questions

C. Acting childish (Transparency 1)

(NOTE: This may make a person feel better for awhile but does nothing to solve the problem.)

Examples: Crying, pouting

D. Doing something else when a goal or activity failed

(NOTE: The person may substitute a lower or higher goal or activity for the ones that failed.)

Examples: Playing tennis to relieve feelings of frustration and anger

Person unable to become a professional actress becomes an excellent speech teacher, participates in the local community theatre, and directs plays for the church

E. Taking out feelings on another person, group, or thing

(NOTE: A person may develop guilty feelings which makes his/her behavior even worse.)

Examples: Nurse assistant who does not get along well with her/his supervisor and takes it out on the patients

Person who beats his/her dog because things have not gone well

Blaming whole groups, such as Jews, Blacks, Indians, Mexicans, or Caucasians, for problems in society

INFORMATION SHEET

F. Daydreaming about being like someone whose traits you admire

(NOTE: This could be useful if not used excessively to the point that the person begins to live in a fantasy world or if the person does not become disillusioned when he/she learns that his/her idol has human faults also. Psychologists say that every young person needs a good person with whom to identify, such as a mother, father, teacher, minister, president, business person, or athlete.)

Examples: Practicing a speech similar to the style of some speaker you admire

Linking oneself to a successful football team, vocational student organization, employer, older brother or sister

Deciding to enter a school or career because you like someone in that school or occupation

G. Consciously forcing yourself not to think about unpleasant things

Examples: "I don't want to talk about it."

H. Developing a personality trait or physical ability to overcome a real or imagined deficiency

Examples: Person who once had polio works to become a great athlete

An insecure person who talks big

A person who feels inferior in athletics develops exceptional skill in mathematics

I. Expressing emotions as a physical symptom

Example: Student is worried about a test or work and develops a headache

J. Covering up real problems

Examples: A mother feels insecure or rejected and does not allow her child any freedom. She loves her child, but she is not aware of how her personal needs are affecting her actions toward the child. She would vigorously argue that she is not overprotective.

A girl who feels insecure may be very jealous and cling to her boyfriend

INFORMATION SHEET

K. Transferring emotions to another person

Examples: Someone reminds you of someone you like or dislike so you automatically like or dislike the new acquaintance

An elderly person treats a student like their own child or grandchild

IV. Better ways to make adjustments

A. Choose realistic and obtainable goals

B. Follow steps to problem solving

C. Work to meet basic human needs

D. Set priorities

E. Develop determination (Transparency 2)

(NOTE: A person who is taking a long automobile trip does not give up because he/she has a flat tire. In the same way, a person needs to have conviction or committment to a worthwhile goal and not lose sight of the end product when circumstances interfere with goal.)

Example: A patient who has the will to get well stands a better chance of recovery than the patient who gives up

V. Benefits of setting goals

(NOTE: Goals require perseverance and the ability to not become discouraged easily. It is recommended that short, intermediate, and long term goals be set.)

A. Give direction and purpose to actions

B. Let person know when he/she has achieved success

C. Help bring about desired conditions

(NOTE: Goals should be stated in specific terms.)

Example: Winning a competitive event is a goal. Happiness is not the goal; it is the resulting condition of a specific goal

D. Create self-confidence by allowing a person to experience a series of small successes

INFORMATION SHEET

VI. Steps in problem solving (Transparency 3)

A. Recognize the problem

(NOTE: The real problem may not be what it first appears to be.)

B. Get the facts

(NOTE: Do not eliminate any possible solution without first thinking about it thoroughly, regardless of how ridiculous it may sound.)

C. Weigh the facts

D. Determine the objective

E. Make a decision

(NOTE: Some people find it helpful to list the facts or alternatives on a sheet of paper in their order of importance to the individual. They also list the pros and cons to each alternative and gradually narrow down alternatives until an answer is determined.)

F. Take action

G. Check results

VII. Levels of human needs (Transparency 4, Assignment Sheet #3)

(NOTE: This list begins with the most basic needs and goes to the highest level of human need. Once a person's basic needs have been met, a person is motivated by the next highest level. For example, if a person does not need to worry about food, clothing, and shelter, then the person can give more time and effort to other activities. However, if a person is hungry she will be motivated only by the need for food. If her life is in danger, she will be motivated only by the need for safety. If a person understands the levels of human needs, she will be better able to motivate self and others.)

A. Physiological

Examples: Food, clothing, shelter, rest, exercise, sex, elimination, temperature stability, freedom from pain

B. Safety

Examples: Security, protection from physical harm, insurance programs, guarantees

INFORMATION SHEET

C. Attention

Examples: Love, sense of belonging, friendship, affection, acceptance, invitations to socialize with others

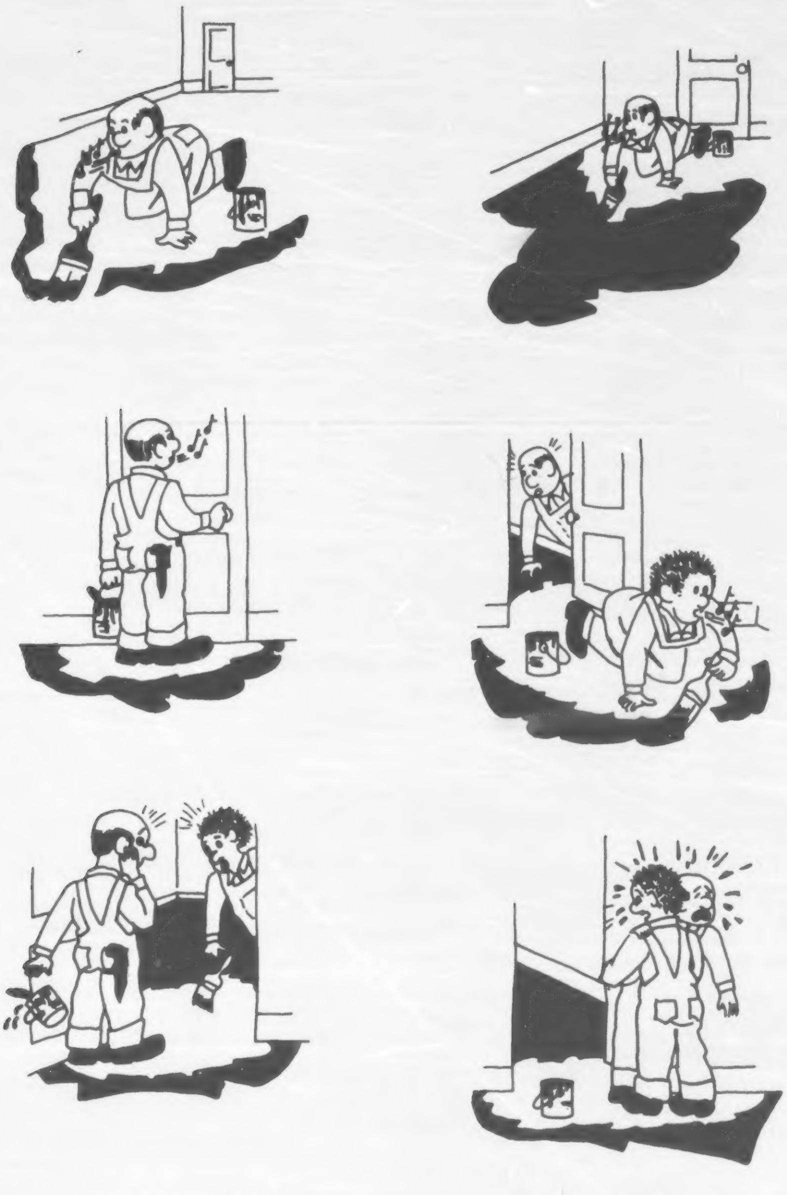
D. Esteem

Examples: Self-respect, respect of others, recognition, praise, awards

E. Self-realization

Example: Doing what one can do best

Adjustment Mechanisms



Acting Childish is Generally Ineffective in Solving Problems

Determination

Finally.....Success

Failed in Business, 1831
Defeated in Legislature, 1832
Again Failed in Business, 1833

Elected to Legislature, 1834

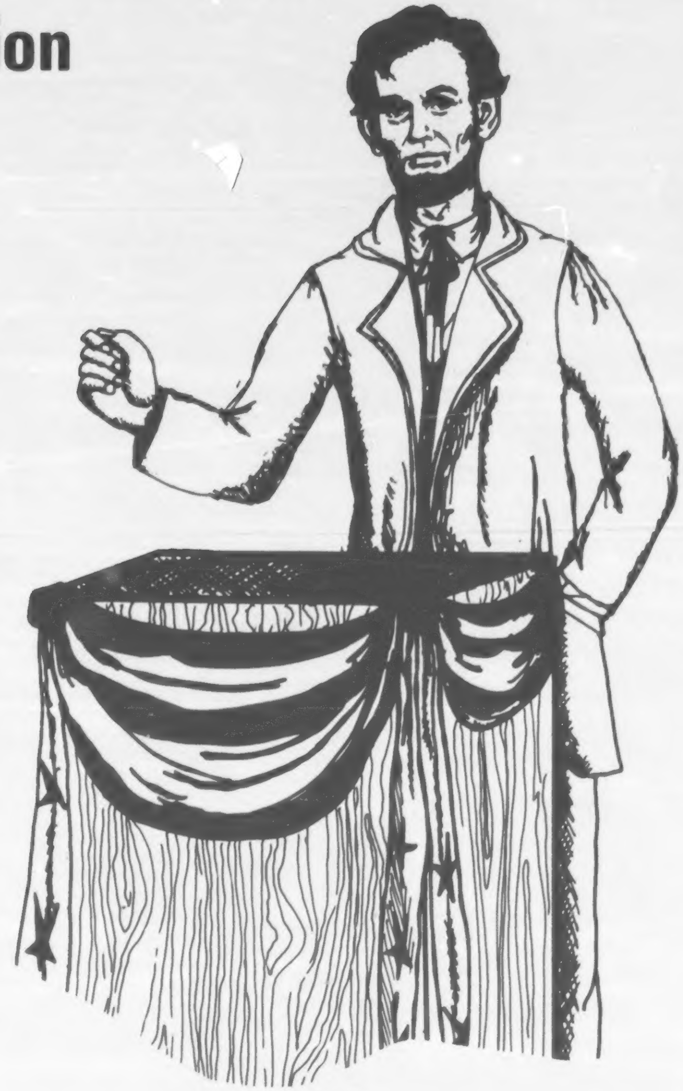
Nervous Breakdown, 1836
Defeated for Speaker, 1838
Defeated for Elector, 1840
Defeated for Congress, 1843

Elected to Congress, 1846

Defeated for Congress, 1848
Defeated for Senate, 1855
Defeated for Vice-President, 1856
Defeated for Senate, 1858

Elected President of United States, 1860

Lincoln's Record

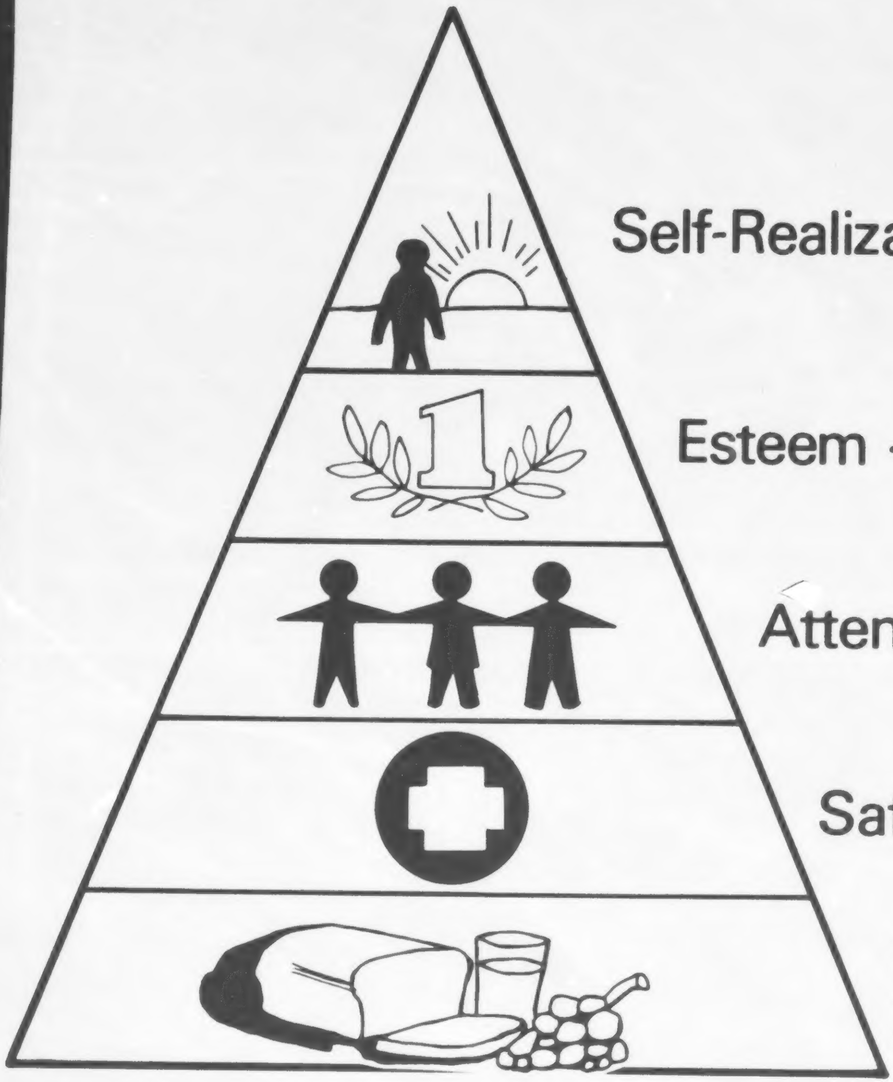


To Handle a Problem...

1. RECOGNIZE THE PROBLEM
2. GET THE FACTS
3. WEIGH THE FACTS
4. DETERMINE THE OBJECTIVE
5. MAKE A DECISION
6. TAKE ACTION
7. CHECK RESULTS

Co-op - 115-C

MASLOW'S HIERARCHY OF BASIC NEEDS



Self-Realization

Esteem - Self-Respect

Attention - Social Activity

Safety

Basic
Physiological Needs

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #1--DISCOVER ADJUSTMENT MECHANISMS

Label the following situations and quotations according to the dominant kind of adjustment mechanism being used by placing the appropriate numbers in the blanks provided.

______a. "Only the socialites belong to the speech club, so I don't really want to join it"

______b. Getting drunk because you had a fight with your girlfriend

______c. Mother feels that housekeeping has become too routine and, thus, takes out her frustrations on her husband and children

______d. "I can't get a date because I'm too tall"

______e. "I can't ask her out because I'm shorter than she is"

______f. A person gets in trouble and yells at the next person that gets in his/her way

______g. A person gets "nervous" and eats a lot after a disappointment

______h. "I couldn't come to the meeting because my car wouldn't start"

______i. A fragile boy imagining that he stopped a gang of crooks by himself

______j. "I don't want to talk about it"

______k. Cheating on the second test because you failed the first one

______l. Compulsive gambler

______m. Beating fist against the wall

Adjustment Mechanisms

1. Giving up too easily ("sour grapes," rationalization)
2. Blaming someone or something else
3. Acting childish
4. Doing something else when a goal or activity failed
5. Taking out feelings on another person, group, or thing
6. Daydreaming about being like someone whose traits you admire
7. Consciously forcing yourself not to think about unpleasant things
8. Developing a personality trait or physical ability to overcome a real or imagined deficiency
9. Expressing emotions as a physical symptom
10. Covering up real problems
11. Transferring emotions to another person

ASSIGNMENT SHEET #1

______n. A girl with a weight problem who became Miss America

______o. "I really didn't want to be cheerleader anyway. It would take too much time."

______p. "I can't do that, I'm not as smart as they are"

______q. "I'd like to be like my oldest brother"

______r. "I'm a minority, poor, and from a broken home"

______s. "I have an upset stomach so I'd better go home instead of working today"

______t. "Son, I don't want you to drive that far alone at night"

______u. "I like her; she reminds me of Susie"

______v. Playing tennis to calm frustration and anger

______w. Crying, pouting, stomping out of a room, refusing to eat or talk

______x. "I'm not going to play along if you're going to do that"

______y. "I'm too busy to participate" when you really could but are afraid of being laughed at

______z. "They won't let me"

_____aa. "Only the popular kids get to plan the prom"

COPING WITH PROBLEMS
UNIT III

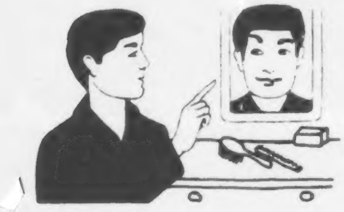
ASSIGNMENT SHEET #2--DETERMINE PERSONAL MATURITY IN COPING WITH PROBLEMS

The teen years offer many opportunities to gain maturity. However, with opportunities also come obstacles. These obstacles along the road to maturity may detour or sidetrack your progress if you do not know how to cope with them. Ask yourself the following questions; rate yourself on your answers. Which of the characteristics that mature people are expected to possess do you reveal?

A mature person . . .	Usually	Sometimes	Never

. . . is realistic and can face facts and see things as they are.

(NOTE: It takes courage to identify and overcome such obstacles as limited income, talents, or ability to excel in school subjects.)



Can I face facts?	______	______	______

. . . takes criticism as a challenge and tries to do something constructive about it.

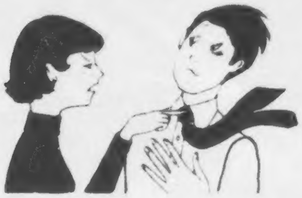
(NOTE: The ability to accept a reminder of your shortcomings without getting angry takes considerable self-control.)

Can I accept criticism?	______	______	______

ASSIGNMENT SHEET #2

A mature person . . . Usually Sometimes Never

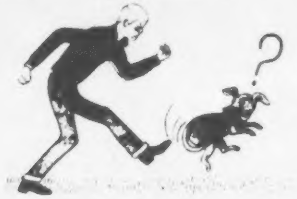
. . . takes responsibility for own actions.



Do I put blame on others? ______ ______ ______

. . . avoids lashing out when disappointed or when unable to do what he/she wants.

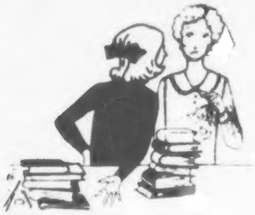
(NOTE: Relationships can be seriously damaged by unreasonable anger or resentment and by blaming others for your failure.)



Do I take anger out on others? ______ ______ ______

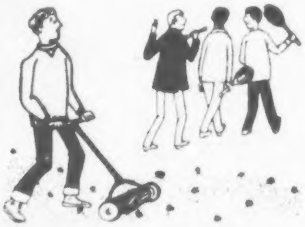
. . . avoids running from problems.

Examples: Pretending to be sick; daydreaming



Do I run from problems? ______ ______ ______

. . . makes the best of poor situations.



Can I accept disappointments? ______ ______ ______

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #3--RECOGNIZE LEVELS OF HUMAN NEEDS

Read the following situations and answer the questions about the levels of human needs.

1. Sharon does not eat breakfast. She sometimes has trouble paying attention in class. All she can think of is going to lunch. What level of human need is working here? ______________________________

   ____

2. The union went on strike for safer working conditions and a better insurance program even though they make high wages. What level of human need is working here? ______________________________

   ____

3. Anthony stayed up late last night and feels like he is now getting a headache or cold. What level of human need is working here? ______________

   ____

4. Art just joined the bowling team at work. What level of human need was met here? ______________________________

   ____

5. Bill's Steak Place gives an employee of the month award. What level of human need is this business attempting to meet? ______________

   ____

6. Jerry and Juanita own a small business. They have a picnic and softball tournament each spring for their employees and their families. What level of human need are they attempting to meet? ______________

   ____

7. David bought a small appliance from Mary's Gifts and Hardware Store. Mary offers her personal guarantee that she will replace or repair all appliances that break during the first year of use. What level of human need is being met here?

   ____

   ____

8. Nancy, Terry, and Helen ate pizza late last night and now have stomach aches. What level of human need is preventing them from doing their work?

   ____

   ____

ASSIGNMENT SHEET #3

9. Beth is retiring next month. She feels that she has had and will continue to have a good, well-rounded life. She is healthy, financially secure, still interested in learning new things, has a happy family, is active in her church and clubs, and just received the award for being an outstanding manager in her company. What level of human needs has Beth reached? ______________________

____

10. Bennie is a supervisor at the local plant. He has two employees, Francis and Lewis, who did an excellent job last week. Consequently, Bennie made a special effort to tell them what a good job they are doing. To what level of human need was Bennie appealing? ______________________________

____

11. Harry really doesn't like himself. Consequently, he is constantly attracting attention to himself. He has needs at what level? ____________________

____

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #4--MAKE A PLAN TO OVERCOME FEARS

No one is born confident. And no one is born with fear. Both being confident and being afraid are characteristics that are learned. The list of fears people have is endless. Here are some examples of fear which keep people from being successful.

. . . fear of what others think or say

. . . fear of failure in school

. . . fear of losing a job

. . . fear of physical pain

. . . fear of competition

. . . fear of investing time and money

. . . fear of not getting a job

The truth is that 99 percent of all the things people fear or worry about never happen. If a person could redirect all the energy wasted on worrying into ways of taking advantage of strong points, he or she could be successful beyond all dreams. Yet, the problem is there: people do have fears. And to dismiss these fears with the old saying that "it's all in your imagination" doesn't work. Fear is fear, whether it is real or imagined. This powerful force destroys a person's confidence.

In learning to be more confident, the first step is to recognize that fear exists. You must know what your fear is before you can do anything to overcome it.

When you know what your fear is and you do nothing about it, the fear grows and grows. Taking action to eliminate fear means more than simply "hoping for the best." It means actually doing something.

Example: Sometime on a navy ship the crew will go through an "abandon ship drill." During this drill the crew members first put on life jackets. Then, under close supervision each person jumps off the ship into the water. Even though expert swimmers are present and a boat is close by to pick up the crew, there are always some who are afraid to jump. Such persons must be politely encouraged to participate in this drill--they are pushed. When they hit the water fear vanishes.

Read the case study on the next page and answer the questions that follow.

ASSIGNMENT SHEET #4

Sara is a salesperson who goes from door to door. For the last two months sales have been down. Yesterday her supervisor called her in the office for the third time this month. Her supervisor laid it on the line and said, "Get those sales up or you may lose your job." Sara is worried about her appearance, her sales presentation, her bookkeeping, and the possibility of losing her job. She recognizes all these fears, but her action is limited because she is only hoping for the best.

PART A

1. What could be Sara's problem? ____

   ____

2. What actions should Sara take? ____

   ____

PART B

1. One thing I fear is ____

   ____

2. Some things I can do to overcome this fear are ______________________

   ____

   ____

COPING WITH PROBLEMS
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

(NOTE: Some answers may differ from the ones given below. These variations should be used for discussion. You may not want to grade this assignment sheet.)

a. 1
b. 4
c. 5
d. 1
e. 1
f. 5
g. 4
h. 2
i. 6
j. 7
k. 4
l. 4
m. 4
n. 8
o. 1
p. 1
q. 6
r. 2
s. 9
t. 11
u. 11
v. 4
w. 3
x. 3
y. 1
z. 1
aa. 1

Assignment Sheet #3

1. Physiological
2. Safety
3. Physiological
4. Attention/esteem
5. Esteem
6. Attention
7. Safety
8. Physiological
9. Self-realization
10. Esteem/attention
11. Attention

COPING WITH PROBLEMS
UNIT III

TEST

NAME ______________________________ SCORE ______________

1. Define the term *adjustment mechanism* (*defense mechanism*).

   ____

   ____

2. List four situations in which most people must make adjustments.

   a. ____

   ____

   b. ____

   ____

   c. ____

   ____

   d. ____

   ____

3. List five kinds of adjustment mechanisms.

   a. ____

   ____

   b. ____

   ____

   c. ____

   ____

   d. ____

   ____

   e. ____

   ____

4. List the better ways to make adjustments.

a. ____________________

b. ____________________

c. ____________________

d. ____________________

e. ____________________

5. List two benefits of setting goals.

a. ____________________

b. ____________________

6. Arrange in order the steps to problem solving by placing a "1" in front of the first step, a "2" in front of the second step, and so on.

_____a. Check results

_____b. Make a decision

_____c. Determine the objective

_____d. Get the facts

_____e. Weigh the facts

_____f. Recognize the problem

_____g. Take action

7. Arrange in order the levels of human needs by placing a "1" in front of the most basic need, a "2" in front of the next highest level, and so on.

_____a. Esteem

_____b. Safety

_____c. Physiological

_____d. Self-realization

_____e. Attention

8. Determine personal maturity in coping with problems.

9. Make a plan to overcome fears.

(NOTE: If activities eight and nine have not been accomplished prior to the test, ask the teacher-coordinator when they should be completed.)

COPING WITH PROBLEMS
UNIT III

ANSWERS TO TEST

1. Behavior used to cope with difficulties

2. Any four of the following:

   a. Meeting and getting along with members of the opposite sex

   b. Getting along with members of the family

   c. Getting along with the principal and the teachers

   d. Getting along with classmates, working companions, and neighbors

   e. Working out the problem of what to do with one's money

   f. Deciding what kind of job or vocation to take up, getting ready for it, and finding a job for which one is ready

   g. Making progress in a job

   h. Making decisions about religious faiths and political beliefs and adjusting one's own beliefs to those which other people hold

   i. Getting assignments done satisfactorily in school or on the job, especially when difficulties arise

   j. Facing examinations and learning how to adjust to passing or failing them

   k. Making decisions about joining clubs or organizations

   l. Deciding what to do and "facing the issue" when friends want you to do one thing and parents another

   m. Figuring out what to do about moral and ethical problems involving honesty, fair play, promises, and confidences

   n. Deciding what clothes to get, when to wear them, and how to wear them

   o. Making choices about how to spend leisure time

   p. Adjusting to serious happenings in life, such as the loss of family or friends through death, accident, or other causes

   q. Managing oneself and one's feelings when obliged to be separated from home and friends

r. Meeting and getting along with people who are either older or younger than oneself

s. Making decisions about more education for self-improvement

t. Making decisions about a change of job

3. Any five of the following:

   a. Giving up too easily ("sour grapes," rationalization)

   b. Blaming someone or something else

   c. Acting childish

   d. Doing something else when a goal or activity failed

   e. Taking out feelings on another person, group, or thing

   f. Daydreaming about being like someone whose traits you admire

   g. Consciously forcing yourself not to think about unpleasant things

   h. Developing a personality trait or physical ability to overcome a real or imagined deficiency

   i. Expressing emotions as a physical symptom

   j. Covering up real problems

   k. Transferring emotions to another person

4. a. Choose realistic and obtainable goals

   b. Follow steps to problem solving

   c. Work to meet basic human needs

   d. Set priorities

   e. Develop determination

5. Any two of the following:

   a. Give direction and purpose to actions

   b. Let person know when he/she has achieved success

   c. Help bring about desired conditions

   d. Create self-confidence by allowing a person to experience a series of small successes

6. a. 7
   b. 5
   c. 4
   d. 2
   e. 3
   f. 1
   g. 6
7. a. 4
   b. 2
   c. 1
   d. 5
   e. 3
8. Evaluated to the satisfaction of the teacher-coordinator
9. Evaluated to the satisfaction of the teacher-coordinator

ORAL COMMUNICATIONS
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to select from a list responsibilities of the speaker and listener to overcome obstacles to communication. The student should be able to control rumors; clarify business policies; communicate product or service information; and properly give orders, directions, and instructions. The student should be able to make and acknowledge introductions, carry on casual conversation, and use the telephone correctly. The student should also be able to distinguish between positive and negative body language and analyze her/his voice qualities. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with oral communications to the correct definitions.
2. Select from a list practical ways to improve communications skills.
3. Match the names of listening obstacles to communication to descriptions of each.
4. Select from a list responsibilities of the speaker to overcome poor listening as an obstacle to communication.
5. Select from a list the responsibilities of the listener to overcome poor listening as an obstacle to communication.
6. Define the semantics obstacle to communication.
7. List the responsibilities of the speaker to overcome the semantics obstacle to communication.
8. Name the responsibility of the listener to overcome the semantics obstacle to communication.
9. Define the self-interest obstacle to communication.
10. List the responsibilities of the speaker and listener to overcome the self-interest obstacle to communication.
11. Match distortion obstacles to communication to descriptions of each.
12. Select from a list ways to control rumors.

13. Select from a list ways to give orders, directions, and instructions.

14. List the steps in clarifying business policies.

15. Discuss the factors necessary for communicating product or service information.

16. Discuss the proper way to introduce yourself.

17. Discuss the proper way to introduce others.

18. Discuss the proper way to acknowledge introductions.

19. Select from a list ways to carry on casual conversation.

20. Select from a list rules for using the telephone correctly.

21. Distinguish between positive and negative gestures, expressions, and stances.

22. Analyze voice qualities.

ORAL COMMUNICATIONS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

A. Ask students to write directions to their house and read them aloud to the class. This is a good way to start the class because it shows the importance of good communications.

B. Prepare directions to a well-known place. Have directions validated by several people to make sure the directions are clear. Give directions to the class to see if they can figure out where the place described is located. This will be good practice in following directions as well as serving as an example of good directions.

C. Role play introductions and body language.

D. Make transparencies.

E. Order films.

F. Teach basic introductions if necessary.

G. Provide recorder for voice analysis.

H. Provide student with objective, information, and assignment sheets.

I. Discuss unit and specific objectives and information and assignment sheets.

J. Brainstorm and list "labels" given to people, e.g., "clown" is a person who appears to do silly things on a regular basis; "troublemaker" is a person who appears to be frequently involved in controversy; an "animal" is a person lacking in manners. What human relations problems stem from "living up to a label" and "living down a label."

K. Compare feelings and reactions to emotionally-loaded words.

Examples:
Garbage collector vs. sanitary worker/engineer
Bookkeeper vs. accounting clerk
Stock salesperson vs. investment counselor

Lies vs. fibs
Died vs. passed away
Hot rod vs. sports car
Fired vs. asked to leave
Pop quiz vs. unscheduled test

During a recent flight, the pilot announced over the loud speakers, "We are approaching a storm. Please fasten your seat belts for your own safety" vs. "We are approaching some turbulence. Please fasten your seat belts. You will be more comfortable."

L. Give test.

M. Reteach if necessary.

N. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency masters

1. TM 1--Feedback
2. TM 2--Empathy
3. TM 3--Two-Way Conversation
4. TM 4--Communicating
5. TM 5--Good Conversation
6. TM 6--Placing a Call
7. TM 7--Leaving Telephone Unattended

D. Assignment sheets

1. Assignment Sheet #1--Improving Communication Skills
2. Assignment Sheet #2--Pronouncing Words Distinctly
3. Assignment Sheet #3--Using Proper English
4. Assignment Sheet #4--Listening Problems
5. Assignment Sheet #5--Listening for Main and Supportive Points
6. Assignment Sheet #6--Recognizing Obstacles to Communication
7. Assignment Sheet #7--Giving Orders, Directions, and Instructions
8. Assignment Sheet #8--Clarifying Business Policies
9. Assignment Sheet #9--Interpreting Body Language
10. Assignment Sheet #10--Analyzing Voice Qualities

- E. Answers to assignment sheets
- F. Test
- G. Answers to test

III. References:

- A. Roan, Anthony J. *Training and Communication*. part five. International Textbook Co., 1968.
- B. Rowe, Kenneth L., and Jimerson, Hallie C. *Communications In Marketing*. Dallas: McGraw-Hill Book Co./Gregg Division, 1971.
- C. Buchanan, Robert D., R.D. "Communicating with Employees," *Food Service Marketing*. 37 (Sept., 1975).
- D. Fast, Julius. *Body Language*. New York: Simon and Schuster, Inc., 1973.
- E. Post, Elizabeth L. *Etiquette*. 12th ed. New York: Funk and Wagnalls, 1969.

IV. Films:

(NOTE: The films below are available only to Oklahoma teachers from the State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth, Stillwater, OK 74074. Out-of-state teachers may order the films from the adresses given.)

- A. "Successful Persuasion." Available from National Educational Media, Inc.; 15250 Ventura Boulevard; Sherman Oaks, California 91403.
- B. "You - In Public Service: Oral Communication." Available only from the Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth, Stillwater, Oklahoma 74074.

ORAL COMMUNICATIONS
UNIT I

INFORMATION SHEET

I. Terms and definitions

   A. Communication--All the ways by which meaning is conveyed from one person to another

   B. Feedback--Returning to the beginning source; finding out how one did (Transparency 1)

   C. Empathy--Putting self in other person's position; participating in another person's feelings or ideas (Transparency 2)

   D. Grapevine--Informal communication system that exists in all organizations; may be helpful or harmful depending on how it is used

   E. Colloquialism--Word used only in a certain area of the country

   F. Acronym--Word formed usually from the initials of a compound word

   Examples: ICE, DECA, VICA

   G. Technical terms--Words unique to a particular occupation

II. Practical ways to improve communication skills (Assignment Sheet #1)

   A. Relate what you are saying to the person with whom you are communicating (Transparency 2)

   (NOTE: Ask yourself, "How can she/he benefit from what I have said?" This is practicing empathy.)

   B. Use questions wisely (Transparencies 1 and 3)

      1. To find out what the person already knows about the subject

      2. To help establish common interests

      3. To see if the listener is understanding what is being said

      (NOTE: This is feedback.)

      4. To know what examples to use so the listener can relate to what is being said

INFORMATION SHEET

C. Get the listener's attention and interest early

Examples: An interesting fact, quoting someone else, asking questions

D. Talk about only one subject at a time and relate all comments to that theme

(NOTE: Be organized; don't ramble.)

E. Avoid the use of technical terms, abbreviations, and acronyms

(NOTE: If a person cannot understand what you are talking about, that person may not tell you that she/he does not understand.)

Example: FHA may stand for Future Homemakers of America or Federal Housing Authority

F. Plan what you are going to say in advance for times when you must convince someone or explain something

1. State what you are going to do
2. Outline briefly the arguments or steps to reach your objective

   Example: "I am going to show you how to assemble, disassemble, and care for the equipment. This will be one of your weekly duties."

3. Explain the entire subject
4. Summarize your statements and tie them in with the conclusion

   Example: "In summary, to assemble you work from the bottom to the top, to disassemble you work from the top to the bottom, and then store all parts in plastic bags."

G. Encourage the listener to ask questions and participate

H. Think before responding to questions

(NOTE: If you are in a meeting, it may be necessary to jot down notes until you are prepared to make a suggestion.)

I. Try to develop the ability to think while you talk

(NOTE: It will not always be possible to organize thoughts on paper.)

INFORMATION SHEET

J. Show respect for the listener

(NOTE: If you talk down to a person, he/she will resent it; if you talk over a person's head, she/he becomes uncomfortable and suspicious.)

K. Make allowances for those who may have something worthwhile to say but who lack the ability or experience to express themselves well

L. Use gestures wisely

(NOTE: Too many gestures or too few gestures should be avoided.)

Examples: Counting off main points on fingers; not thumping on table

M. Speak distinctly (Assignment Sheet #2)

N. Be sure of proper pronunciation and English usage (Assignment Sheet #3)

O. Use expression and variety in speed and pitch

(NOTE: Do not let your voice become a monotone.)

P. Speak loud enough to be heard without seeming to shout

Q. Maintain eye contact

R. Be careful with colloquialisms to make sure everyone understands what you mean

Examples: "You all," "Coke" instead of "cola" or "soda"

S. Build a trust in each other

(NOTE: Real communication cannot take place if the person receiving the message feels threatened by the message or does not have confidence in the sender.)

T. Ask questions with obvious "yes" answers before asking a controversial question

Examples: "Do you want a machine that will not require a lot of repair?"

"Yes."

"Do you also need a machine that can be moved easily?"

"Yes."

"Then don't you think you should purchase this model?"

INFORMATION SHEET

III. Listening obstacles to communication

(NOTE: The average person speaks at a rate of about 125 words per minute. Most people are able to listen at rates between 400 and 600 words per minute. Therefore, the mind tends to wander. This contributes to many problems, such as directions not being followed completely and the spreading of rumors.)

A. "I-get-the-facts" listening--Listening for facts instead of understanding ideas derived from all the facts

B. "Looks-make-the-speaker" listening--Allowing accents, speech problems, and personal appearances to affect listening (Assignment Sheet #4)

Example: We all tend to look down on certain "types" of people and to favor "our kind" of people

C. Pretending--Nodding your head and saying "uh huh" so no one will know you are not really listening

D. Emotional blocks--Going temporarily deaf at the use of certain words

Examples: Richard Nixon, communism

E. Pencil-and-paper listening--Becoming so involved in taking notes that you only "half listen"

F. Distractions--Being distracted by what is happening in the area

Examples: Open door, radio

(NOTE: This can be overcome by removing distractions, moving closer together, and/or speaking louder.)

G. Rebuttal--Planning what you will say next instead of listening to what is being said

IV. Responsibilities of the speaker to overcome poor listening as an obstacle to communication

A. Do not blame the listener for poor listening

(NOTE: This makes the listener defensive.)

B. Repeat the main points periodically

Example: "So far we have talked about parts A, B, and C. Remember, they are always color-coded blue, red, and yellow respectively. Are there any questions at this point?"

INFORMATION SHEET

C. State the information in a different way when you see indications that the listener's mind is wandering off the subject

Example: "Let me see if I can put it another way."

D. Ask the listener to repeat the key points of the instructions

E. Put detailed instructions in writing

F. Realize that some people will act as if they do not understand or will constantly interrupt with a different subject because they need individual attention

V. Responsibilities of the listener to overcome poor listening as an obstacle to communication

(NOTE: We spend seven out of every ten minutes listening. Our time is usually broken down as follows: 9% writing, 16% reading, 30% speaking, and 45% listening. We forget almost half a message immediately and remember only 25% of a message a few hours later.)

A. Volunteer to summarize what has been said at various intervals

Example: "Let me see if I understand you correctly . . ." or "What I hear you saying is . . ."

B. Try to anticipate what points the speaker is trying to make

C. Question mentally the speaker's accuracy and sources

D. Listen between the lines for what the speaker is really saying

E. Listen for the unfamiliar

(NOTE: A common fault is failure to pay attention because you think you have heard it all before.)

1. One new fact
2. Different arrangement of facts

F. Be extra careful before disagreeing

(NOTE: If you start forming arguments before the speaker has finished, you may miss the point completely.)

G. Do not feel like you have to always say something everytime the speaker pauses

(NOTE: When you are impatient to get something off your chest, count to ten; then listen some more.)

INFORMATION SHEET

H. Make sincere comments so the speaker feels you are listening

Examples: Nod head, "Uh huh," "Oh?" "I see," "Is that so?"

I. Do not show shock or disagreement when you are trying to get the speaker to communicate openly

J. Do not belittle someone with whom you disagree

K. Mentally outline main points and supporting points (Assignment Sheet #5)

(NOTE: This mental exercise requires concentration, practice, and an awareness of when it is necessary.)

1. Main points are discovered by looking for key words

2. Supporting points are often categories

Examples: Pros and cons, advantages and disadvantages, likes and dislikes, similarities and differences

VI. Semantics obstacle to communication--Using words that mean one thing to the speaker but which may mean something else to the listener (Transparency 4)

(NOTE: The 500 most frequently used words have 14,000 dictionary definitions.)

VII. Responsibilities of the speaker to overcome the semantics obstacle to communication

A. Use visuals wherever possible

B. Answer all questions concerning who, what, where, when, why, and how

VIII. Responsibility of the listener to overcome the semantics obstacle to communication--Admit you are not sure of the meaning of words written or spoken to you

(NOTE: This shows respect for the speaker, interest in the subject, and alerts the speaker to the need for clarifying her/his language.)

IX. Self-interest obstacle to communication--Hearing only what you want to hear

X. Responsibilities of the speaker and listener to overcome the self-interest obstacle to communication

A. Try to see things from the other person's viewpoint (Transparency 1)

B. Accept differences in people

Examples: Religion, politics, education, attitudes, prejudices

INFORMATION SHEET

XI. Distortion obstacles to communication

(NOTE: Distortion is not always done on purpose. The best way to overcome this problem is simply to be aware of it.)

A. Leveling--Reduction of number of items or ideas remembered

B. Sharpening--Building up a few key points

C. Generalization--Substituting general terms for specific terms

Example: "Crowd" is a general term

D. Speculation--Adding information to complete a story

Examples: "Probably," "No doubt," "I'll bet," indicate speculation, but the listener may take these as unqualified fact

XII. Ways to control rumors (Assignment Sheet #6)

(NOTE: Rumors are likely to exist where there is inadequate information.)

A. Admit that the information you are giving is "hearsay" and that you haven't had time to investigate

B. Admit when you don't know an answer and try to find out the needed information or reference

C. Ask who "they" is

Example: "They said we're going to have a big lay-off"

D. Assume that information from a source other than the original has been distorted, rather than assuming it is dependable

E. Tell in advance any information that will affect employees working under your supervision or leadership

XIII. Ways to give orders, directions, and instructions (Assignment Sheet #7)

A. Make orders clear and complete

(NOTE: Be sure to explain who, what, when, where, why, and how.)

B. Use positive sentences

(NOTE: Many times a person does exactly what he/she is told not to do because the order is phrased negatively. The person remembers the idea and forgets the "don't.")

C. Make the order fit the person

Examples: Varied work experience; slowness in understanding; amount of morale; amount of cooperation and self-discipline

INFORMATION SHEET

D. Make the orders and instructions businesslike

(NOTE: The person giving the order should be confident because it is his/her job to give the instructions. A person should never feel the order is from you personally but from your position of management and leadership.)

E. Concentrate on all the steps to be followed before speaking

(NOTE: Avoid confusing directions, such as, "To get to department C you turn, let's see, left or right? Turn left . . . no, turn right. That's it, you turn right at the bottom of the stairs.")

F. Present the steps in proper order

Example: "To wash the sweater, use lukewarm water and mild soap. Let the sweater soak about 10 minutes. Squeeze, don't wring, the water from the sweater. Rinse until the water is clear. Then roll the sweater in a towel to blot the excess moisture. Lay it flat on dry towels in the shade to dry."

G. Avoid details that do not add to the main point

H. Give clues so the person will know when she/he is following the right orders, directions, or instructions

Example: "When you see the large orange and black water tower on the right side of the road, you will be half way there."

XIV. Steps in clarifying business policies (Assignment Sheet #8)

A. Be polite

B. State the policy clearly

C. Give the reasons for the policy when appropriate

D. Offer an alternative solution

Examples: "Excuse me, sir. I'm sorry, but our manager has asked that we request our customers to cooperate with the no smoking policy because of fire regulations and the federal law prohibiting smoking in public places. However, it is alright to smoke in the areas where there are ash cans. Thanks so much."

"You are welcome to use these footlets while trying on shoes. For all our customers' health, we require everyone to wear some kind of foot covering."

INFORMATION SHEET

XV. Factors necessary for communicating product or service information

A. Avoid meaningless, trite phrases

(NOTE: Do not assume everyone understands what is meant by common words. Be as specific as possible.)

Example: Words such as "great," "fine," "nice," "bad," "cheap," and "cool" mean different things to different people

B. Avoid slang

Examples: Honey, dearie, Hey Mac, Gramps, Pops, Hey Boy

(NOTE: Slang terms used with your friends are very seldom appropriate on the job or with adults.)

C. Pronounce words distinctly

Examples: Wasjuhavimmind? (What did you have in mind?) Weryasit? (Where is it?)

D. Be sure terms are interpreted the same way by both the employee and the customer

Examples: Satisfaction guaranteed, clearance, a brand name, best buy

E. Use proper English

XVI. Introducing yourself

A. Introduce yourself promptly

B. Give first and last names or name you prefer to be called

Example: Middle name if you go by your middle name, nickname

C. State names slowly and distinctly

D. Complete introduction by giving some information about yourself so new acquaintances may talk easily with you and remember you

Examples: "I'm Flo Blow, a student from Kokamo High School."

"I'm Sam DeMann and I've been assigned to work in this section this afternoon."

E. Repeat names during the introduction and conversation so they may be remembered correctly

INFORMATION SHEET

F. Watch for clues that a person does not remember your name when introductions are being made and willingly introduce yourself

G. Give clues to help someone remember previous introductions if a person looks blank about meeting you before

Example: "I'm Frank Nelson--followed by a worried look-- "We met at the Patton's party."

(NOTE: Never use the "You don't remember me, do you?" trick.)

XVII. Introducing others

(NOTE: The person receiving more respect should have her/his name mentioned first.)

A. Introduce men to women

Example: "Miss Tough, this is my father. Miss Tough is my supervisor, Dad."

B. Introduce younger people to older people

Example: "Uncle Barry, I'd like to introduce you to Barbara Bronsen. My uncle, Mr. Barry Rich, Barbara. Barbara is the bookkeeper where I work, Uncle Barry."

C. Introduce subordinates to superiors

Example: "Mrs. Super, I'd like to present to you Mr. Greenhand who started to work in our department yesterday. Mr. Greenhand, this is Mrs. Super, head of finance."

D. Introduce all others in any order

E. Give some additional information about the persons introduced to get a conversation started

F. Do not say, "This is my friend," for it suggests that the other person is not a friend

G. Repeat names slowly and distinctly during the introduction and conversation so they may be remembered correctly

H. Be sure to introduce all people in a small conversation group whenever a new person joins the group

(NOTE: If you do not know the names of all the people in the conversation group, allow them to introduce themselves, confess you don't remember the names, or tell something about the persons, such as their position or title. The other persons in the group should take the hint and introduce themselves.)

INFORMATION SHEET

XVIII. Acknowledging introductions

A. "How do you do" followed by an informal comment is always appropriate in business situations

Example: "How do you do. Harvey has told me how much you helped him, Lori."

B. Men shake hands with each other

C. Women may shake hands with each other

D. Men usually will not shake hands with women unless the women make the first move

(NOTE: In the past women have not shaken hands as much as men. However, the practice of women offering to shake hands is increasing. Perhaps women should offer to shake hands more frequently.)

E. Handshakes should be firm but not crushing

(NOTE: Two casual shakes of the hands should be adequate. Then release the hands. Be sure to hold the palm of the hand and not the fingers.)

F. Names can be remembered by making a mental picture associated with the person's name or features

(NOTE: The mental picture does not need to be sensible or realistic. In fact, sometimes the sillier the mental picture the better it is for recalling the name.)

Example: If a person's name is Donna Brooks you could picture the sun rising over a babbling brook. This would be a "dawn and brook" or "Donna Brooks."

G. Correct errors in an introduction

Example: Wrong pronunciation

(NOTE: Do this in a light-hearted manner if possible.)

H. Admit not remembering names when someone pulls the "remember me?" trick and/or tell what you do remember

Example: "I'm sorry, I don't remember your name, but I do remember that you are an officer in VICA."

INFORMATION SHEET

XIX. Carrying on casual conversation

A. Ask questions to discover other person's interests (Transparency 5)

Examples: Sports, family, job

B. Avoid controversial subjects, such as religion and politics

C. Avoid repeating annoying words and phrases

Examples: "And, uh" and "You know"

D. Do not monopolize the conversation (Transparency 3)

(NOTE: A rule of thumb is not to talk more than one minute without giving someone else an opportunity to participate.)

E. Be a good listener and people will think you are a great conversationalist

F. Ask questions that require more than a "yes" or "no" answer to get a conversation started

Example: "Tell me about your job," instead of "Do you like your job?"

G. Do not call an older person by his/her first name unless that person gives permission

(NOTE: "Sir" may be substituted for a man's name, but "ma'am" may not be properly substituted for a woman's name in some parts of the country.)

H. Follow single word answers like "yes" and "no" with the person's name and a simple statement to make the reply sound friendly and not curt

Example: "No, I don't care much for fishing, Ted." instead of a blunt "No"

I. Say friendly phrases, such as "Good morning," automatically

(NOTE: Such phrases, whether or not an answer is given, are appropriate in business.)

J. Avoid using your hands too much while talking

XX. Using the telephone correctly (Transparency 6)

(NOTE: Remember when you are on a business telepone, you represent the entire business.)

A. Answer promptly

(NOTE: When calling, allow the telephone to ring ten times or for one minute before hanging up.)

INFORMATION SHEET

B. Use a pleasant voice

   1. Visualize the person on the other end of the line

   2. Smile while you talk

      (NOTE: Smiling will cause your voice to sound friendlier and less flat.)

C. Identify yourself

   (NOTE: Never just start talking without identifying yourself. Check with your training station sponsor on the preferred way to answer the telephone in your place of employment.)

   Examples: "Four Seasons Nursing Center, Ms. Beanbag."

   "Laundry Room. This is Mr. Suds."

   "This is Frank."

   (NOTE: It may be necessary to use both names if there are several people in your place of work with similar names. It is seldom correct to use a greeting as vague as, "This is he.")

D. Do not say "speaking" after your name because what is said last will be what the other party hears best

   (NOTE: At home only say "Hello" or "Smith's residence." Be cautious about giving definite information to strangers.)

E. Use the caller's name often

F. Speak distinctly into the receiver

   (NOTE: A telephone is made to pick up a normal pitch at about an inch from the mouth.)

G. Be friendly

   1. Do not ask who is calling

      (NOTE: Certain policies may vary with each business.)

   2. Ask "Will you hold or shall I call you back?" when you must leave the line to get information

   3. Check back frequently to assure the caller that he/she has not been forgotten if it becomes necessary to leave the telephone for long periods of time

INFORMATION SHEET

4. Attract attention before resuming the call

   Example: "Mrs. Smith? Thank you for waiting."

5. Apologize for errors or delays

H. Use correct method when leaving telephone unattended (Transparency 7)

(NOTE: A telephone receiver will pick up sound for 10-12 feet. The earpiece will pick up sound as well as the mouthpiece so it is necessary to cover both pieces.)

1. Press the hold button to cut out noisy distractions
2. Lay the receiver flat if the telephone does not have a hold button
3. Lay the receiver against the side of a wall telephone

I. Tell the caller why a call is being transferred

Example: "Let me transfer you to extension 263, the kitchen area. They will be able to answer your questions."

J. Mention the number to which a transfer is being made in case the call is disconnected

K. Write down points to be covered and questions to be asked before placing a call

L. State, "This is long distance," when calling long distance directly

(NOTE: Consequently, the party who answers should not keep you waiting for a long period.)

M. Replace the telephone receiver easily

(NOTE: The person making the call should hang up first.)

XXI. Body language (Assignment Sheet #9)

A. Positive gestures, expressions, and stances

(NOTE: Movements of the body help us express ourselves to others. Our posture often communicates our true feelings better than words. It should be remembered, however, that body language is a general indicator. A single gesture should not be considered by itself, in only a single situation, or separate from the words spoken. Also, meanings of gestures will vary with cultural backgrounds. This list is not meant to be conclusive.)

1. Open palms--Open, friendly (Figure 1)
2. Hands on hips--Aggressive (Figure 1)

INFORMATION SHEET

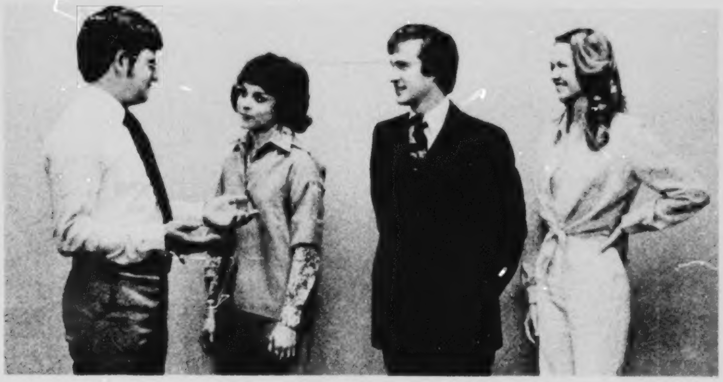
3. Hands clasped behind back--Thinking, listening, contemplating, concentrating, meditating (Figure 1)

   (NOTE: Winston Churchill is often pictured this way.)

4. Head held high--Complete control (Figure 1)

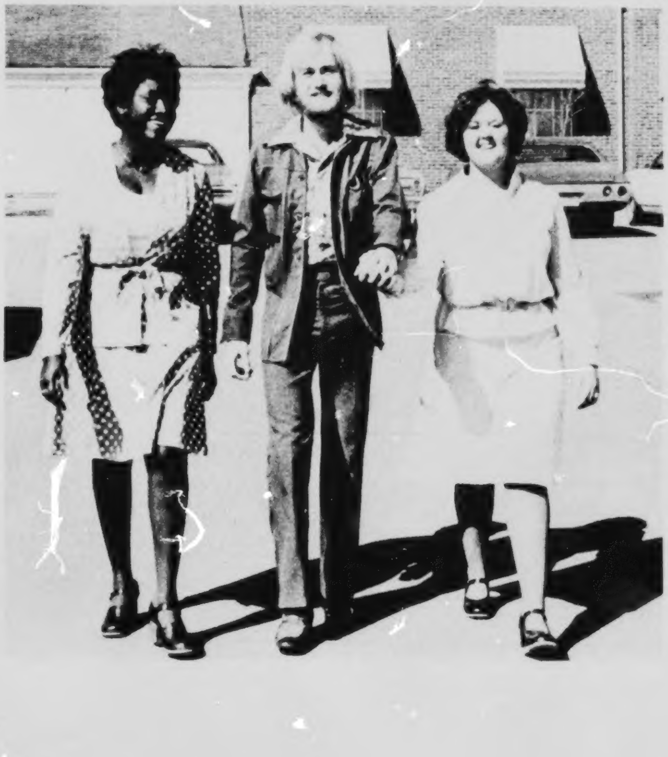
5. Arms hanging loosely, straight at sides--Collected, poised (Figure 1)

FIGURE 1



6. Arms swinging freely when walking--Cheerful (Figure 2)

FIGURE 2



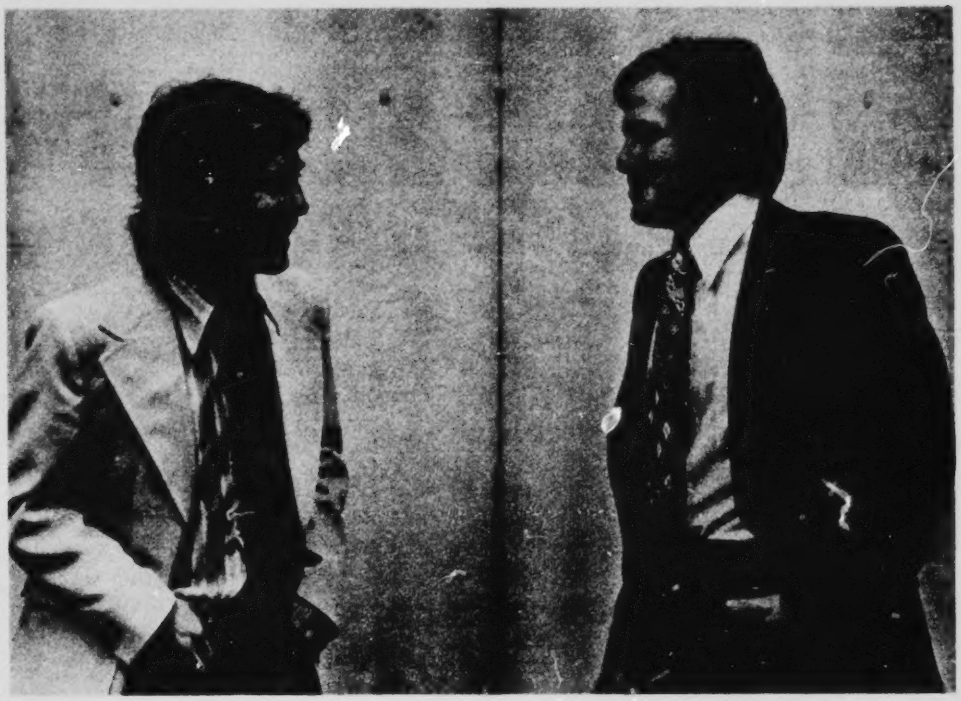
INFORMATION SHEET

7. Fingers tucked under belt--Confident, cool (Figure 3)

8. Hand in one pocket--Calm (Figure 3)

9. Coat unbuttoned--Open, friendly (Figure 3)

FIGURE 3



10. Sitting with feet flat on the floor--Poised (Figure 4)

11. Sitting with leg crossed at the ankle (men)--Competitive (Figure 4)

    (NOTE: Crossing legs at the knees is more common in Europe.)

12. Sitting slightly forward in chair--Attentive (Figure 4)

13. Hands laying quietly on thighs or arms of chair--At ease (Figure 4)

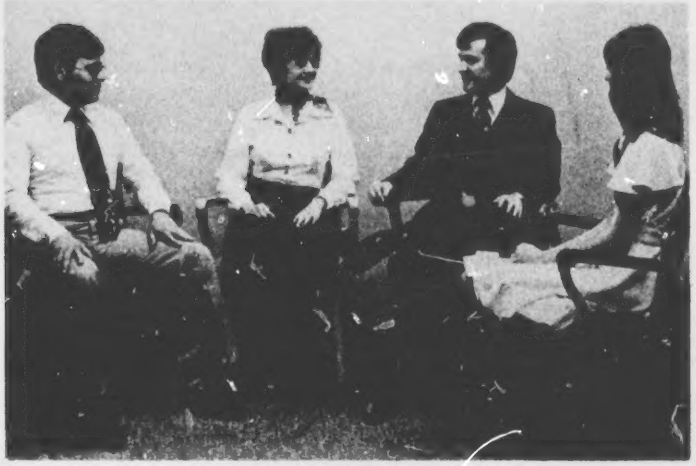
14. Knees together (women)--Modest (Figure 4)

15. Legs crossed at the ankles with hands in middle of lap or to the opposite side from the legs (women)--Graceful (Figure 4)

INFORMATION SHEET

16. Legs back under the chair (women)--Poised, graceful silhouette (Figure 4)

FIGURE 4



17. Arms crossed loosely at lower part of chest--Relaxed (Figure 5)

18. Smiling--Pleasant (Figure 5)

19. Eye contact--Attentive, listening (Figure 5)

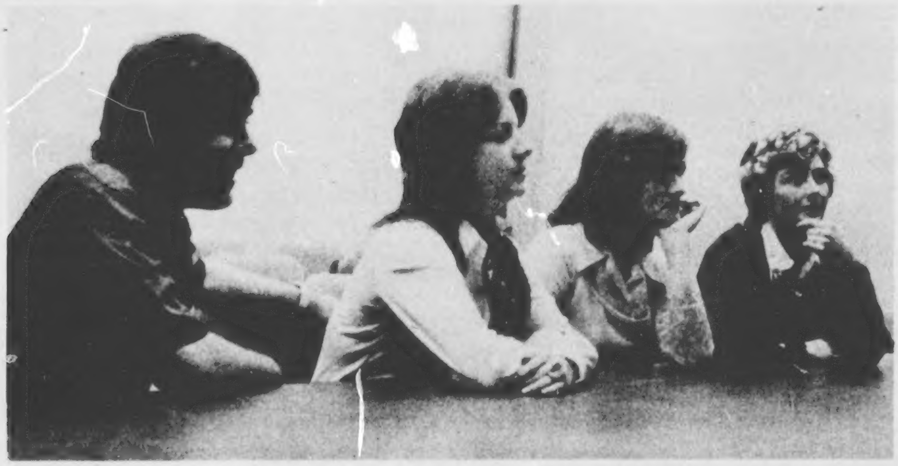
20. Hand stroking chin--Thoughtful consideration (Figure 5)

21. Hand on cheek--Thinking, interested, attentive (Figure 5)

22. Arm around another person's chair--Intimacy, closeness (Figure 5)

23. Shoulders upright--Energetic, determined (Figure 5)

FIGURE 5



INFORMATION SHEET

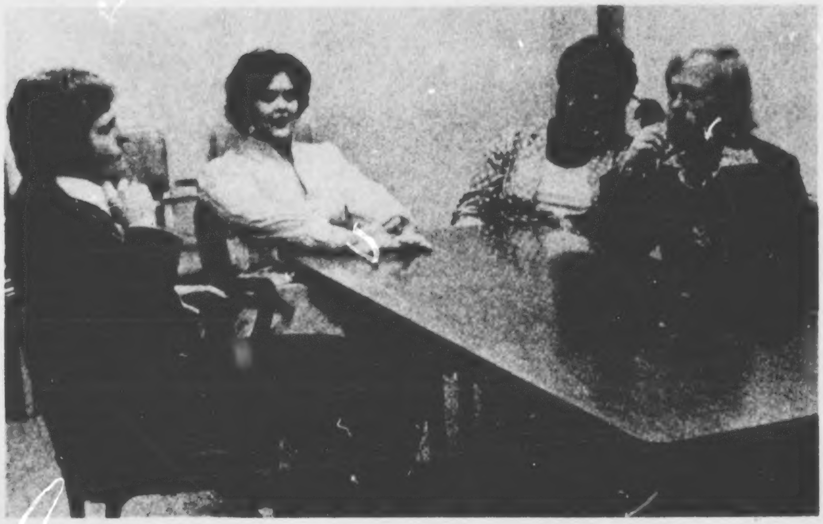
B. Negative gestures, expressions, and stances

(NOTE: Although the following are listed as negative gestures, expressions, and stances, there may be situations when the following movements would not be considered negative.)

1. Nervous gestures--Lack of confidence, uneasiness bored (Figure 6)

   Examples: Tapping, cracking knuckles, wringing hands, tugging at hair and mustache, rapid blinking of eyelids, biting lips, scratching, licking lips, tugging at collar or tie, puckering lips, twisting mouth, swaying, smacking lips, clearing throat

FIGURE 6



2. Closed fist--Hostility, lack of acceptance (Figure 7)
3. Steepling with hands--Taking a firm stand with little chance of changing (Figure 7)
4. Hung head--Lack of organization (Figure 8)
5. Shrugged shoulders--Lack of ambition (Figure 8)
6. Shuffling feet--Lack of energy and ambition (Figure 8)

INFORMATION SHEET

7. Raising shoulders casually--Indifference (Figure 8)

FIGURE 7

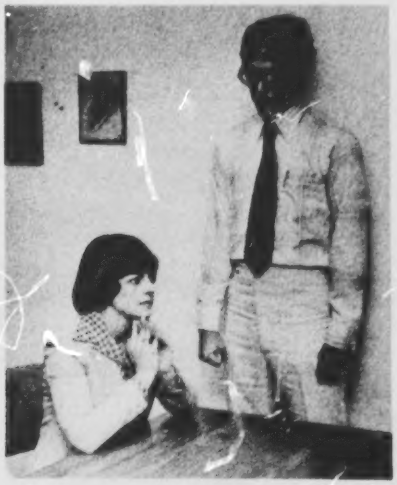
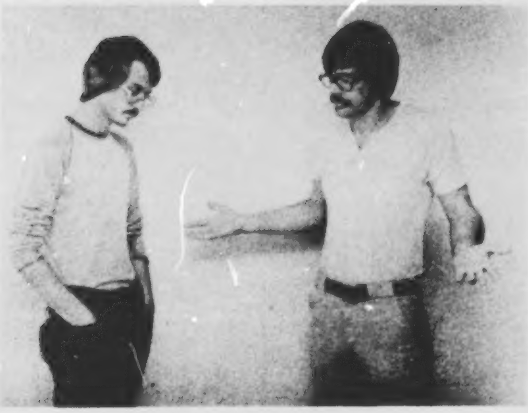


FIGURE 8



8. Hands clasped behind head while sitting--Authority but maybe a little insecure (Figure 9)

9. Moving around in chair--Restlessness (Figure 9)

10. Shuffling papers--Anxious (Figure 9)

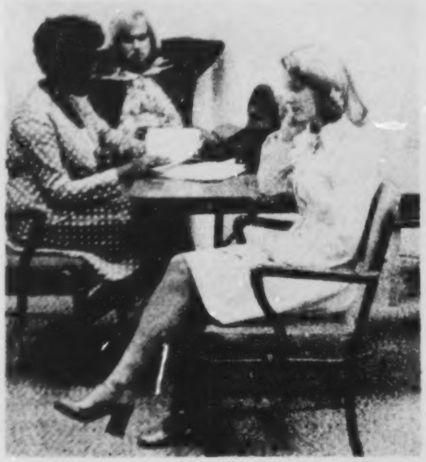
11. Moving foot in small circle or swinging crossed leg--Bored (Figure 9)

12. Separation by a desk, standing on a platform, sitting at the head of the table--Superiority (Figure 9)

INFORMATION SHEET

13. Feet up on furniture--Ownership, possessiveness, unconcern or hostility to another person (Figure 9)

FIGURE 9



14. Hands on sides of waist--Anger, disgust (Figure 10)

15. Scowl--Disapproval (Figure 10)

16. Lower lip protruding--Pouting, sulking (Figure 10)

17. Slight tilt of head to one side--Doubt (Figure 11)

18. Raised eyebrows--Surprise, doubt, indifference (Figure 11)

19. Arms folded tightly high on chest--Closed, defensive, disagreement, discomfort, withdrawing from conversation (Figure 11)

FIGURE 10

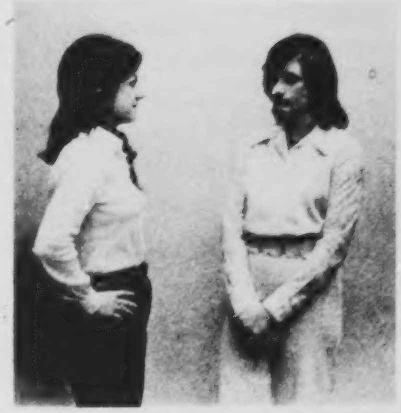
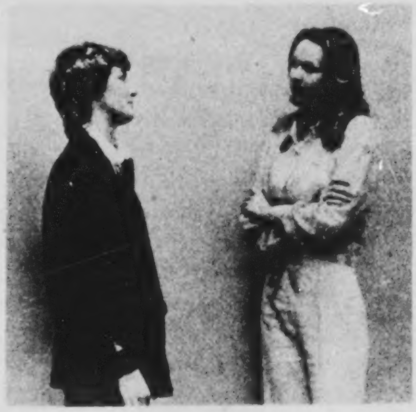


FIGURE 11



20. Side of head leaning on hand--Bored (Figure 12)

INFORMATION SHEET

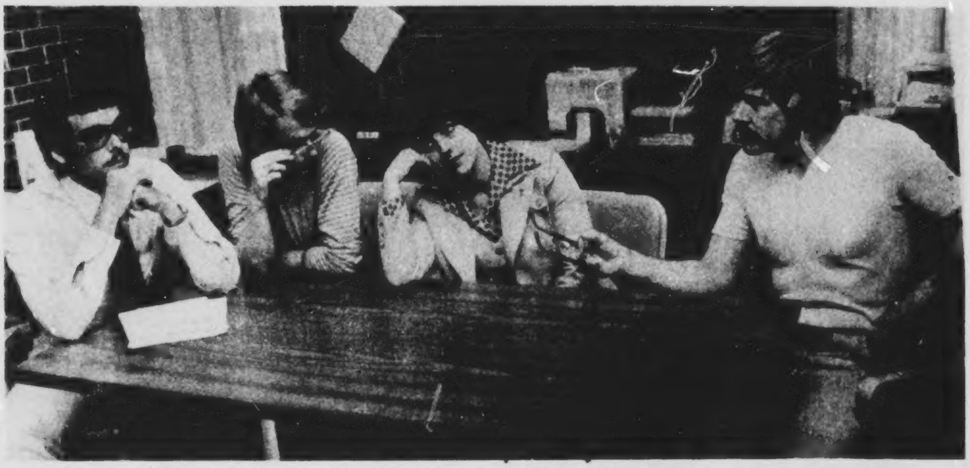
21. Steepling under chin--Critical evaluation, seeking advice in some way perceived as negative toward the person attempting to persuade (Figure 12)

22. Gestures with glasses taken off--Wants time to think, needs more information (Figure 12)

23. Looking over top of glasses--Causes a negative emotional reaction in others when dropping eyeglasses onto the bridge of the nose and peering over them; makes the other person feel she/he is being stared at (Figure 12)

24. Hand over eyes--Deep thought or concern (Figure 12)

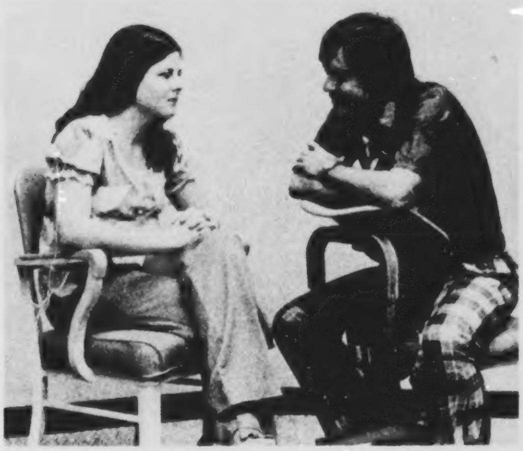
FIGURE 12



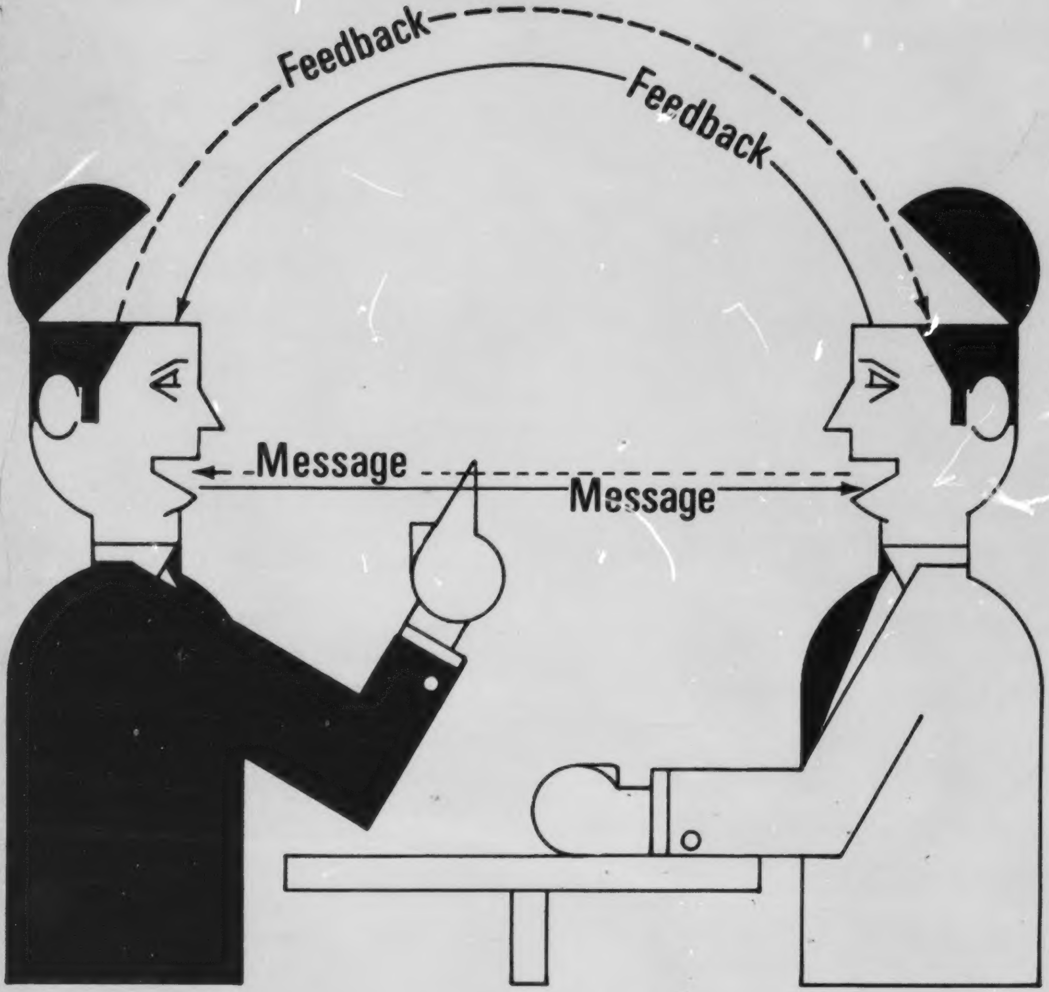
25. Sitting in chair backwards--Dominance, aggression (Figure 13)

26. Lips pressed tightly--Anger, determination (Figure 13)

FIGURE 13



Feedback


Feedback
Feedback
Message
Message

Co-op - 29-D

Empathy

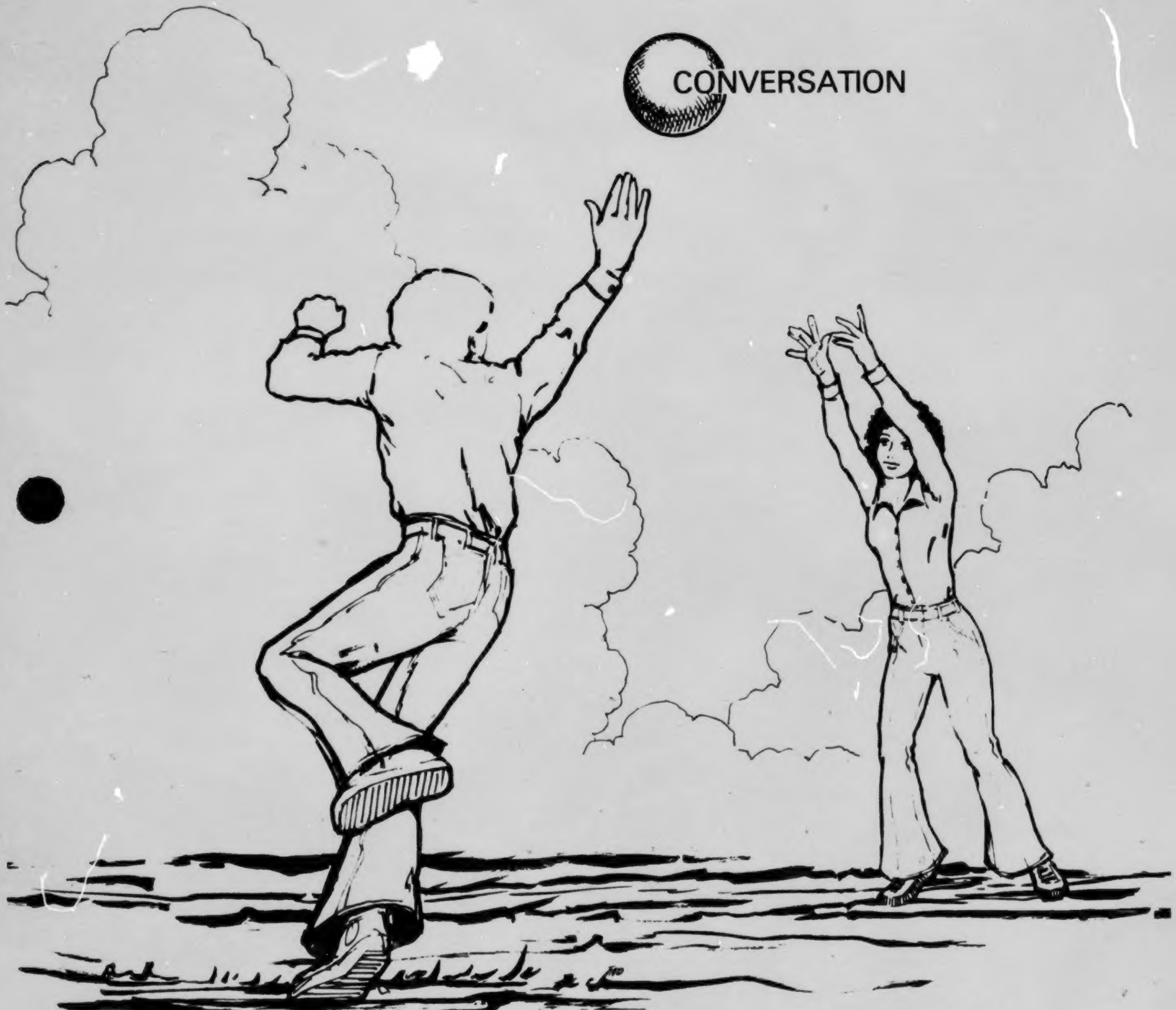
Don't Criticize A Man Until You

Have Walked A Day In His Mocassins.

An Indian Proverb

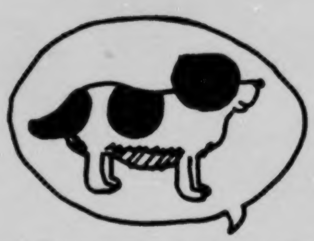
Co-op - 33-D

Two-Way Conversation

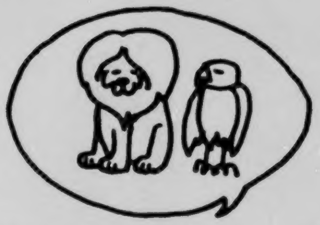

CONVERSATION

Conversation Is Like A Ball Game - -
It Must Be Tossed Back And Forth

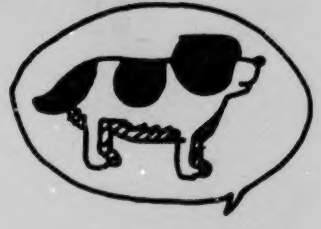
Communicating



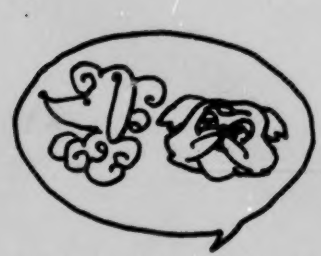
"I HAVE A PET AT HOME"



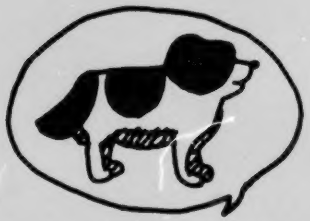
"OH,WHAT KIND OF A PET?"



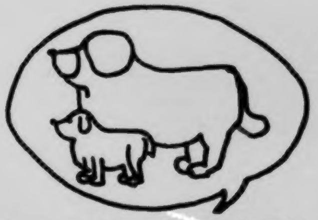
"IT IS A DOG"



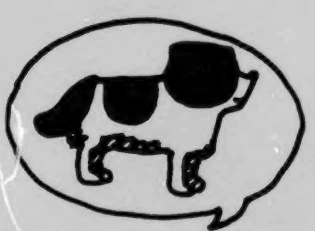
"WHAT KIND OF A DOG?"



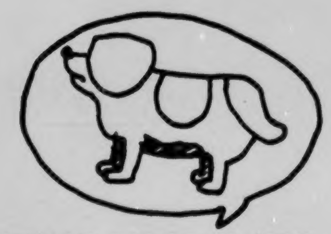
"IT IS A ST. BERNARD"



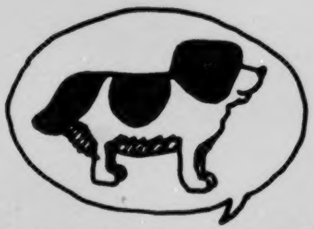
"GROWN UP OR A PUPPY?"



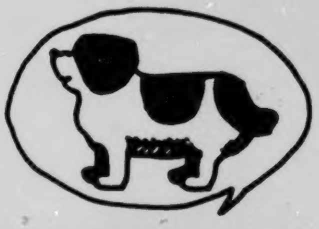
"IT IS FULL GROWN"



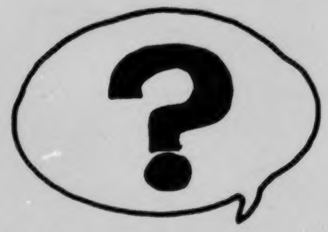
"WHAT COLOR IS IT?"



"IT IS BROWN AND WHITE"



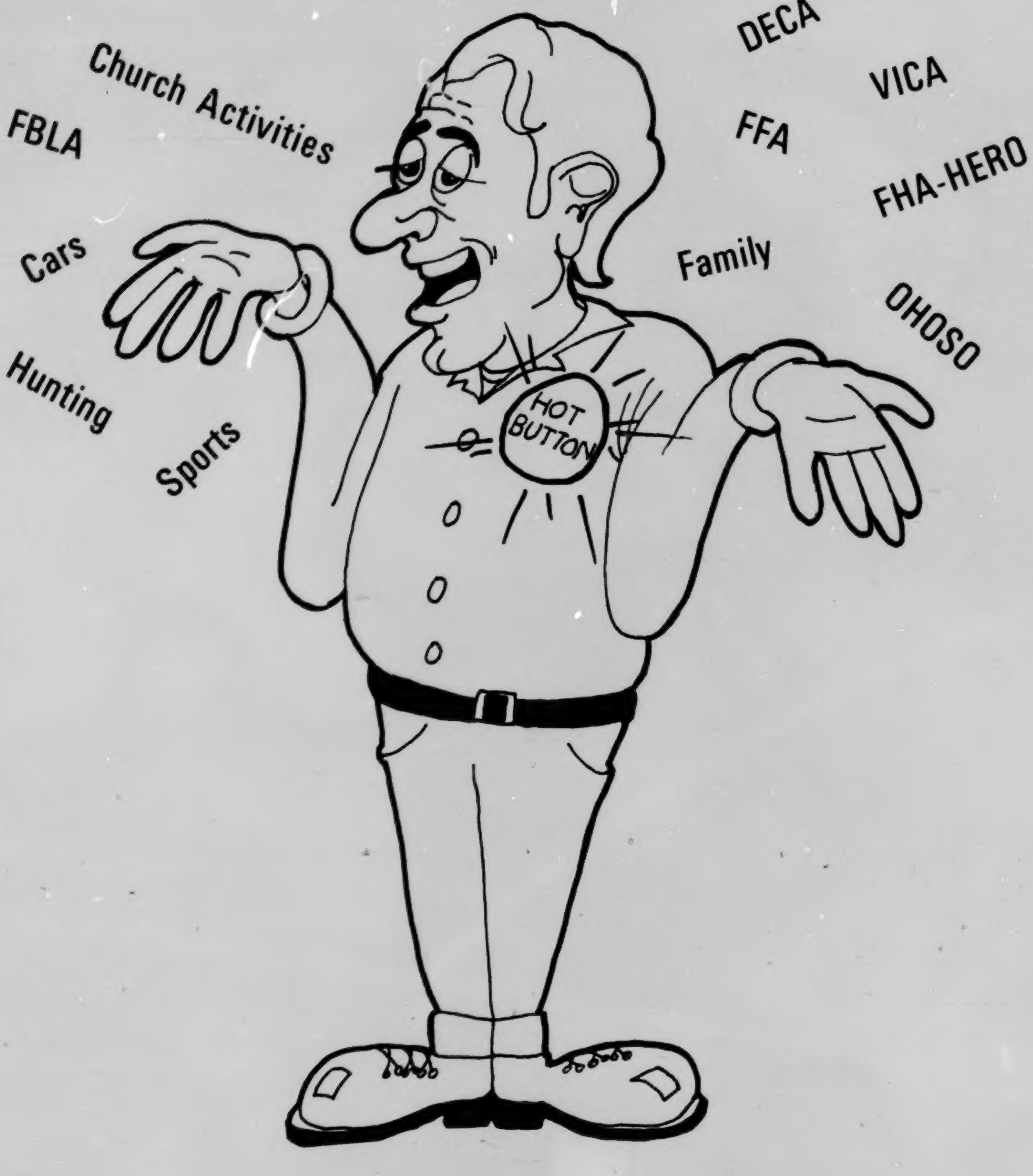
"WHY DIDN'T YOU SAY YOU HAD A FULL GROWN BROWN AND WHITE ST. BERNARD AS A PET IN THE FIRST PLACE?"



"WHY DOESN'T ANYBODY UNDERSTAND ME ?"

DO NOT ASSUME EVERYONE UNDERSTANDS COMMON WORDS

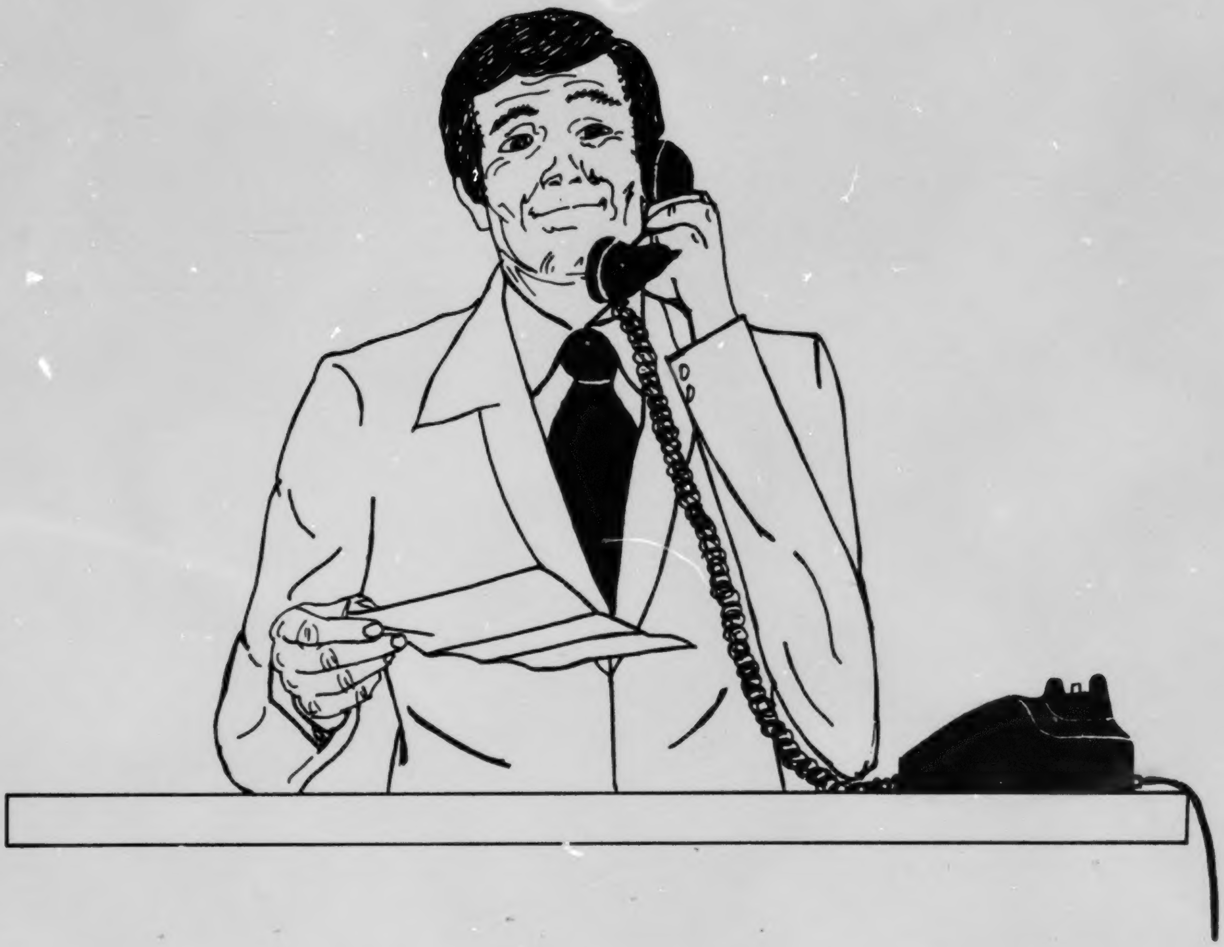
Good Conversation


Church Activities
FBLA
Cars
Hunting
Sports
DECA
VICA
FFA
FHA-HERO
Family
OHOSO
HOT BUTTON

FIND A PERSON'S HOT
BUTTON FOR GOOD CONVERSATION

TM 5

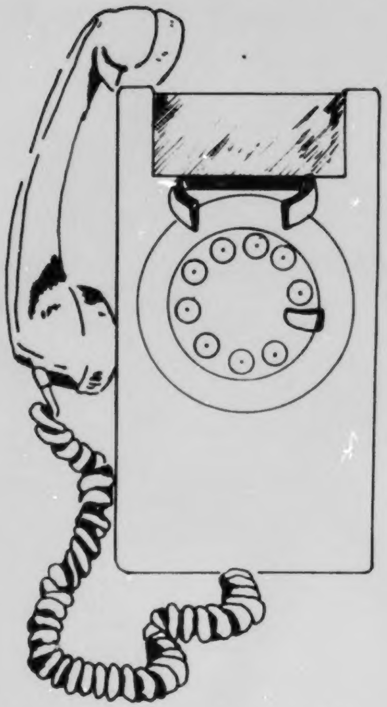
Placing A Call



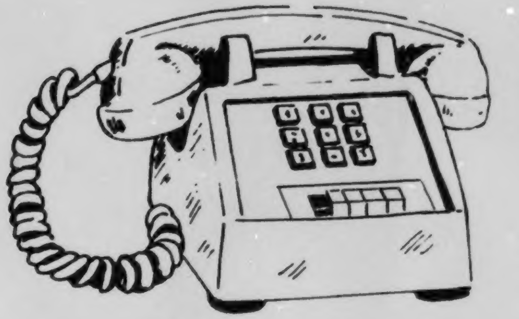
When You Place A Call, You Are The Company

TM 6

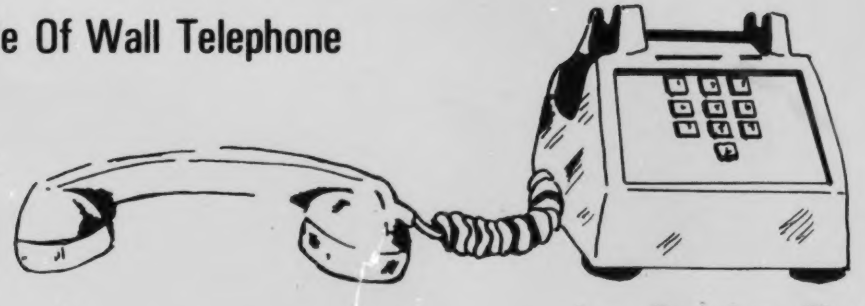
Leaving Telephone Unattended



Lay Receiver Against Side Of Wall Telephone



Press Hold Button



Lay Receiver Flat

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #1--IMPROVING COMMUNICATION SKILLS

Read the following statements and then decide what is wrong. Write your answers in the space provided.

1. "The XL temperature is based on a monochromatic scale of 35."

2. "Close the clamp tightly and turn to the right. Oh, yeah, make sure the blower is on cool and not hot. Rinse it out afterwards. Also, don't forget to sequence the numbers on the parts for the first piece of equipment. That's how you do it."

3. "I know you aren't from a technical background but I'll use this illustration anyway . . ."

4. "We have spent ten minutes talking about the salt solution, but the main thing I really want to talk about is . . . uh . . . ."

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #2--PRONOUNCING WORDS DISTINCTLY

1. Translate into writing the following words and phrases.
   a. Wuryagoin?
   b. Whutimizut?
   c. Dya wanna go widdem or widus?
   d. Cher turn tucall, Margrut.
   e. Wy dincha stoppim?
   f. Watchagonnado nex Winsdy?
   g. Ohuhdunno--probly jussidat home asuzhel.
   h. Wenzee cumin?
   i. Uh tole um uh din wanany.
   j. Whidencha gidda ticket forda boxun mach?
   k. Doncha ever unnerstan whucha read?
   l. Uh dunno wy ya din gimme some.
2. Read the following tongue twisters aloud. Be careful not to omit any necessary vowel or consonant sounds.

   (NOTE: You may want to record parts of this assignment sheet for use with Assignment Sheet #10 on voice analysis.)

   a. Strict strong Stephen Stringer snared slickly six silly snakes.
   b. Strange strategic statistics.
   c. Shy Sarah saw Swiss wrist watches.
   d. The sixth sheik's sixth sheep's dead.
   e. Tie the twine to three tree twigs.
   f. With which winsome witch were you whispering?
   g. Well, when Will whiffed the wild wintry wind, he whisked out his wicked whiskey.
   h. At her willful whim, the whip whizzed over the wheelbarrow where Willy was whimpering.

ASSIGNMENT SHEET #2

i. Six long slim slick slender slacks slid silently to the floor.

j. Furthermore, Francis Farkwark fried fifteen fish for Francis Fambush's father.

k. She stood on the balcony, mimicking him hiccupping and welcoming him inside.

l. A snifter of snuff is not enough snuff for the snuff snifter to sniff.

m. Slippery sleds slide swiftly down slick streets.

n. Thomas Tattertoot took tough twine to tie ten twigs to two tall tree trunks.

o. What whim led Whitney White to whittle, whisper, and whimper near the wharf where a whale might wheel and whirl?

p. I never felt felt feel like that fine felt felt.

3. Translate into writing the following words.

   a. Dese

   b. Dose

   c. Wen

   d. Budder

   e. Thoid

   f. Ti-ip

   g. Warsh

   h. Ca-ounty

   i. Git

4. Read the following words aloud. Be careful not to omit any necessary vowel or consonant sounds.

   a. Bringing

   b. Picture

   c. Candidate

   d. Laboratory

   e. Midst

ASSIGNMENT SHEET #2

f. Fifths

g. Width

h. Pitcher

i. Prairie

j. Route

k. Window

l. Creek

5. Rewrite the following sentences using correct English.

a. Bill said, "I wanna work the afternoon shift today."

b. John said, "We'll hafta check to see if we have that brand or not."

c. The employee said, "I'm gonna check to see if we can have that delivered or not."

d. "She coulda done that yesterday."

e. "Commere. I need your help," said the supervisor.

f. "Will you gimme a hand?"

g. "Doncha want dessert?" asked the waitress.

h. "I dunno if we have any."

i. "Hooja say you want to see?"

j. "Woncha come back again?"

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #3--USING PROPER ENGLISH

1. Circle the correct word.

   a. If the president (was, were) here, the meeting could start.

   b. The students have (hanged, hung) the decorations from the ceiling.

   c. I would go to the conference if I (was, were) Barbara.

   d. I have (saw, seen) the security person catch a shoplifter many times.

   e. Everyone (is, are) ready to go.

   f. I am positive it was (they, them) who did it.

   g. (She, Her) arranged for the meeting to be held at the coffee shop.

   h. Barbara, Jan, and (he, him) will be working tomorrow.

   i. You and (I, me) can sell all of these items quickly.

   j. She is as good a worker as (us, we).

2. Write the following sentences correctly.

   a. The child were astonished as they watched the salesperson demonstrate the yo-yo.

   b. The nice woman in the show were professional models.

   c. She don't got any.

   d. Will you please help Jim and I?

   e. We ain't got any.

   f. These tools are better than them tools.

   g. I seen them take the items.

   h. She done that Saturday.

   i. See them tickets over there?

   j. I rung the cash register wrong.

   k. I begun to complete the reports.

   l. The trade show done real good.

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #4--LISTENING PROBLEMS

1. Match the occupations on the right to the names on the left.

_____a. Kelly	1. Scientist
_____b. Praget	2. Laundry worker
_____c. Von Sprocken	3. Artist
_____d. Sen Ling	4. Police officer

2. Place an "X" in the blanks which are reliable statements.

_____a. Long slender hands mean an artistic temperament

_____b. Fat people are typically good-natured

_____c. Blondes are apt to be less trustworthy than brunettes

_____d. A person who does not look you in the eye is likely to be dishonest

3. Place an "X" in front of the group of words you like best.

_____a. Alien
Regulation
Dole
Progressive

_____b. Foreign
Regimentation
Relief
Radical

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #5--LISTENING FOR MAIN AND SUPPORTIVE POINTS

1. Describe a situation in which you or someone else did not listen well.

   ____

   ____

   ____

2. Have someone in the class read the following scenes. Then repeat the main and supporting points.

   a. "I want to buy a new car, but I need a car large enough for a family of six, plus pets and luggage when we visit grandparents. All the economy cars are too small for my family, and I can't afford a larger luxury car. They're expensive to operate."

Main point(s)	Supportive point(s)

   b. "I need off work to get my eyes checked. My appointment is at 3:15 on Monday, but I'd like off by 2:30 because the traffic is heavy that time of day. There is a school near there. Plus, it's hard to find a parking space near the clinic."

Main point(s)	Supportive point(s)

ASSIGNMENT SHEET #5

c. "I think we should elect Beth Simpleton as president. She has had lots of experience as chairwoman of the homecoming committee and as vice-president of the Leadership Club. She is good at making speeches, too. So, she would make a good impression for us at the assembly program and civic clubs."

Main point(s)	Supportive point(s)

d. "I need an office with a door. I don't get anything done now because everybody stops to talk when they go to the water fountain. And then Mr. Hiney talks and talks and talks. He always has a joke to tell. The jokes are funny, but it does keep me from working. Once your concentration is broken it takes awhile to get started back, too."

Main point(s)	Supportive point(s)

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #6--RECOGNIZING OBSTACLES TO COMMUNICATION

PART A

Divide into small groups of five or six people each. All but the first person in the group should move out of hearing distance. The first person is allowed two minutes to look at the picture included in this assignment. After the two minute time limit the first person should describe the scene to the second person without looking at the picture again. The second person should pass on the description to the third person and so on. The last person in the small groups should then describe the scene to the rest of the class. Use the checklist on the following page to check the results of each person's description and then answer the following questions.

1. Was there a breakdown in communication? Why?

   ____

   ____

2. Was listening an obstacle to communication? Why?

   ____

   ____

3. Were semantics an obstacle to communication? Why?

   ____

   ____

4. Was distortion an obstacle to communication? Why?

   ____

   ____

5. What can you learn about giving orders and instructions from this assignment?

   ____

   ____

ASSIGNMENT SHEET #6

6. What can you learn about rumors from this assignment?

____

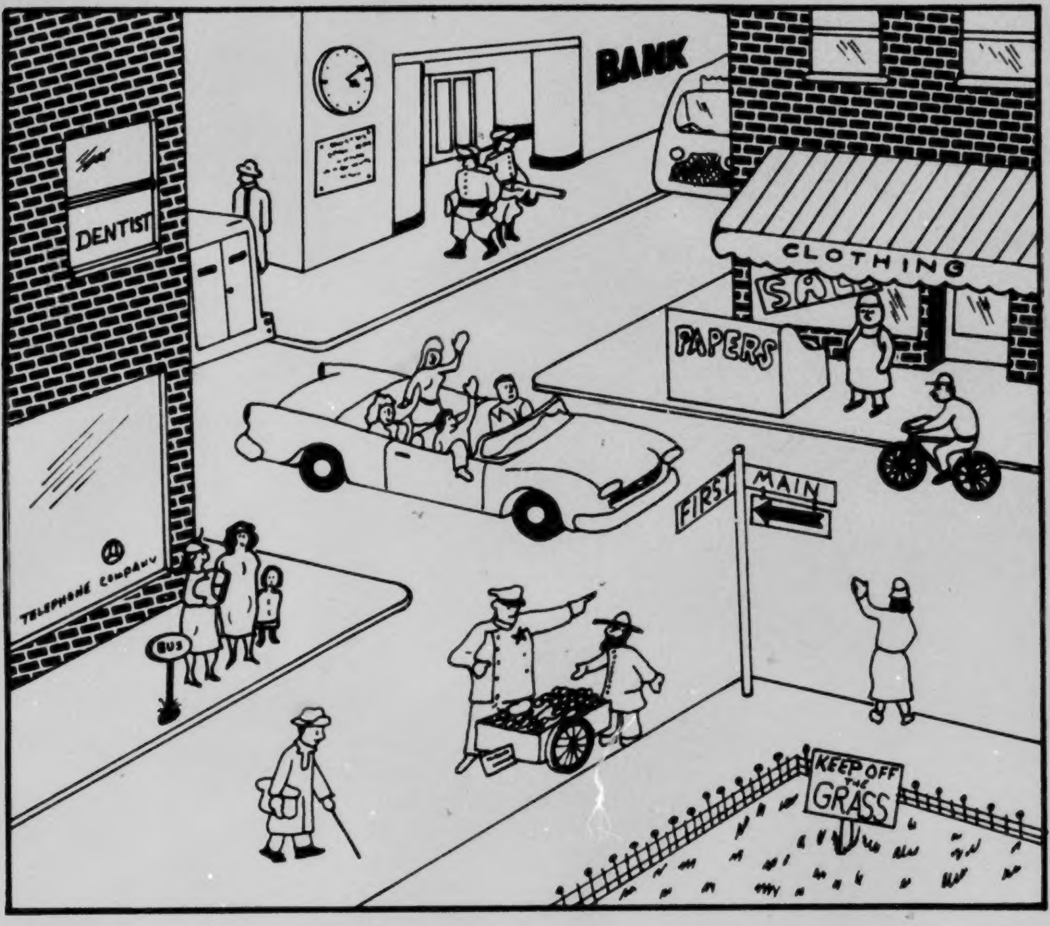
____

7. Were gestures helpful in conveying the true picture? Why?

____

____

ASSIGNMENT SHEET #6


BANK
DENTIST
CLOTHING
SAL
PAPERS
FIRST
MAIN
TELEPHONE COMPANY
BUS
KEEP OFF THE GRASS

ASSIGNMENT SHEET #6

Scene Checklist

_____ 1. Intersection of First and Main

_____ 2. First Street is not a straight street; there is a crook in the intersection

_____ 3. First Street is more vertical and Main Street is more horizontal in the picture

_____ 4. Main Street is a one-way street running from right to left in the picture

_____ 5. There is a convertible in the middle of the intersection

_____ 6. The convertible is headed down Main Street in the wrong direction

_____ 7. A man is driving the car

_____ 8. A man on the passenger side of the front seat has one leg hanging over the door and is waving to a woman

_____ 9. There are two women in the back seat

_____ 10. The woman on the driver's side of the back seat is waving to the same woman as the man

_____ 11. The woman to whom the car passengers are waving is standing on the corner of the intersection shown in the bottom right-hand side of the picture

_____ 12. The woman is standing next to the street corner sign

_____ 13. The sign shows the street names and has an arrow showing the direction of the traffic flow on Main Street

_____ 14. There is a small sign behind the woman standing on the corner near the street corner sign that reads Keep Off the Grass

_____ 15. There is a small fence around the portion of the grassy area shown in the lower right-hand corner of the picture

_____ 16. Standing on First Street near the street corner sign is a police officer

_____ 17. The police officer has his back to the convertible

_____ 18. The police officer is pointing to the street sign

_____ 19. The police officer is talking to a man with a vegetable cart

_____ 20. There is an elderly man with a satchel, coat, hat, and cane walking across First Street to the left of the police officer and man with the vegetable cart headed toward the grassy area

ASSIGNMENT SHEET #6

______ 21. Across the street from the grassy area on the left side of the picture is a two-story building with Telephone Company written on the ground-level plate glass window

______ 22. On the second story of the telephone company is a window with Dentist written on it

______ 23. There are two women and a little boy waiting at a bus stop in front of the telephone company (brick) on the sidewalk facing First Street

______ 24. One woman is carrying a package

______ 25. One woman has the little boy by the hand

______ 26. Across from the grassy area on the upper right side of the picture there is a brick clothing store facing Main Street with a striped awning across the front of the store

______ 27. There is a large newspaper stand in front of the clothing store

______ 28. A man dressed in an apron is standing on the right side of the newspaper stand facing Main Street

______ 29. A boy is riding a bicycle on Main Street in front of the clothing store headed in the correct direction (right to left in the picture)

______ 30. On the street corner to the left of the clothing store there is a bank facing First Street

______ 31. A clock on the bank shows that it is 4:10

______ 32. Two bank guards are coming out of the bank

______ 33. One man is carrying a package

______ 34. One man is carrying a machine gun

______ 35. There is another man standing around the corner of the bank on Main Street near an armored car or van

______ 36. The bus can be seen coming down First Street between the bank and the clothing store near the top of the page

PART B

Look at the picture again and answer the following questions. Then read the accompanying story to check your answers.

1. Is there a family traveling in a car?

____

____

ASSIGNMENT SHEET #6

2. Are there guards protecting an armored car?

3. Is the owner of the newspaper stand looking at what is happening in the scene?

4. Is the police officer giving directions?

One day a group of teenagers headed down Main Street the wrong way. The local butcher, who was walking down the sidewalk, stopped by the newspaper stand to watch the scene. Fortunately for the teenagers, the police officer did not see them because he was busy scolding an Oriental vegetable salesperson for not having a license. But, alas, the whole community was hurt by the distraction. The bank robbers, dressed as armored guards, robbed the bank and got away without attracting any attention in all the confusion that resulted from their careless driving.

Do we often assume too much? What did you assume?

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #7--GIVING ORDERS, DIRECTIONS, AND INSTRUCTIONS

1. Choose one person in the class to describe the design on the following page (Figure 1). The rest of the class should try to draw the object exactly like the original design. The participants are not allowed to see the design.

2. Repeat the activity using the second design (Figure 2), but this time allow the participants to ask questions.

3. Think of a situation on your job where you may need to give directions, orders, and/or instructions. Organize your thoughts below and then give the instructions or directions to the class. Let your classmates rate and discuss the effectiveness of your directions or instructions using the following questions.

   a. Were the directions or instructions clear? Why or why not?

   ____

   ____

   b. Were they in an order that could be followed easily if you knew nothing about the product, service, or procedure beforehand?

   ____

   ____

   c. Were there any unnecessary points made? If so, how could they be eliminated?

   ____

   ____

   d. What were the clues that the right directions or instructions were followed?

   ____

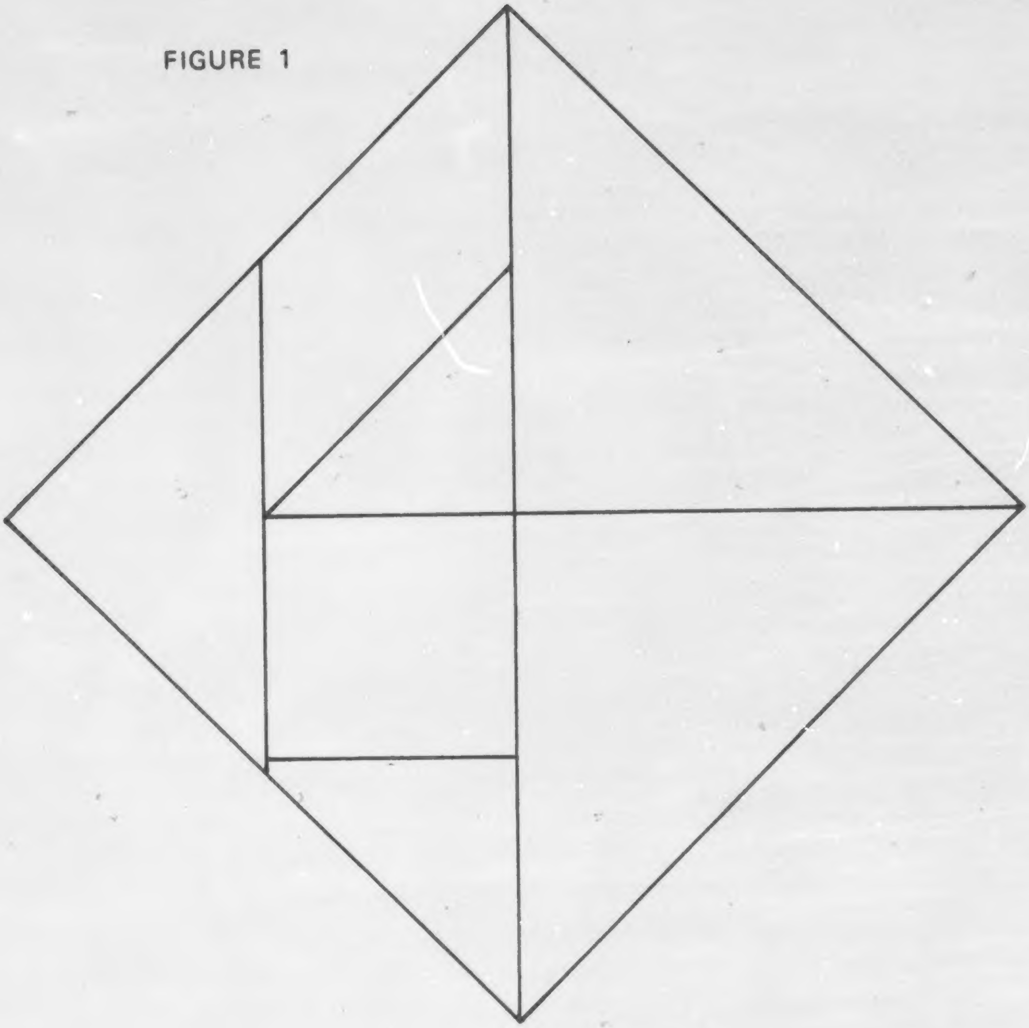
   ____

   ____

   ____

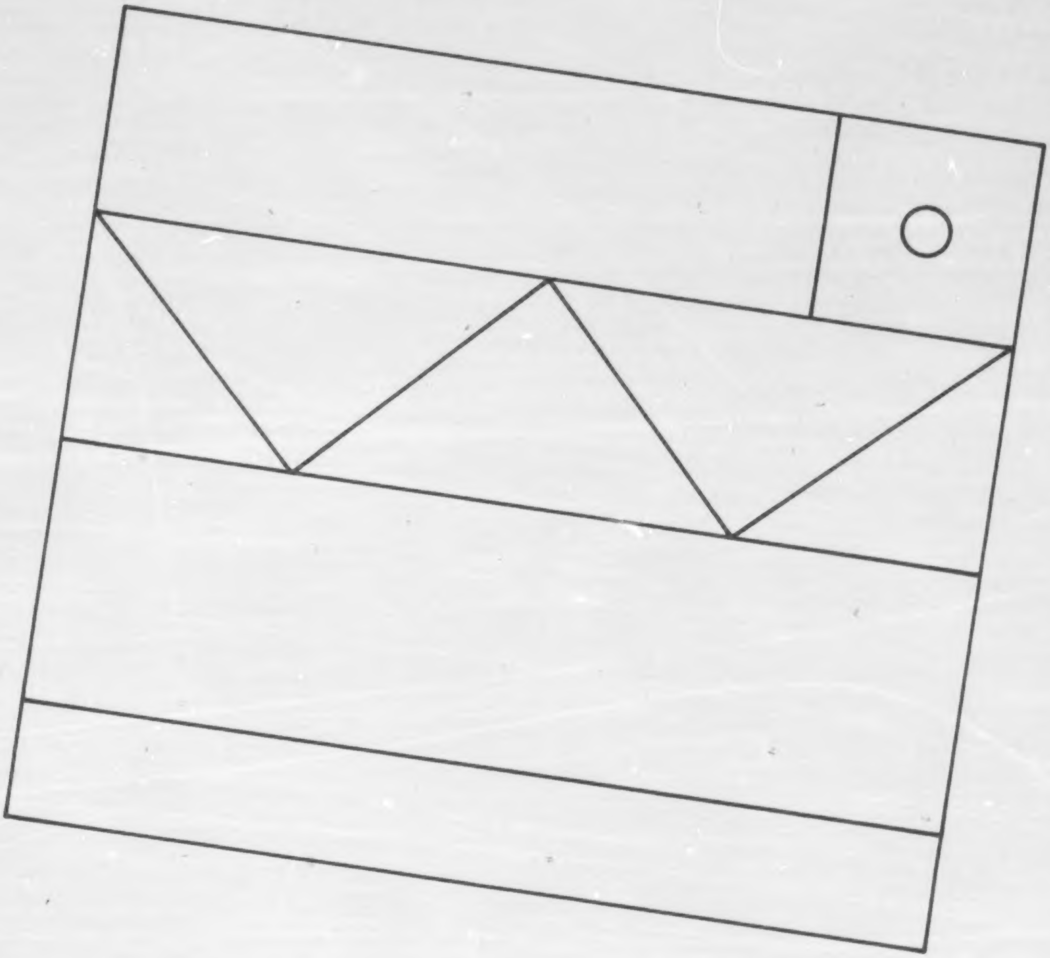
ASSIGNMENT SHEET #7

FIGURE 1



ASSIGNMENT SHEET #7

FIGURE 2



ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #8--CLARIFYING BUSINESS POLICIES

PART A

Answer in writing and/or role play the following situations.

1. A new employee is looking for some supplies. He approaches an older employee and asks where the supplies are kept. The older employee answers, "I really don't know, but I think it's back there." How could the directions have been given more clearly? What impression was given by the older employee?

____

____

____

2. Store policy states that two forms of identification must be shown when cashing a check. A customer writes a check and says he only has one form of identification. What do you say?

____

____

____

3. The place where you work has a policy about wearing proper clothing on the job for a neat appearance, easy identification, and to meet safety and health law regulations. One of your friends has been employed by the same firm but either does not understand the rules or does not plan to follow the regulations. What should you say to clarify the policy?

____

____

____

4. A customer complains that his business dealings with you have been unfair. What do you say?

____

____

____

ASSIGNMENT SHEET #8

5. Refunds may not be given on sale items in your store. An irate customer demands that her money be returned on an item purchased at the sale price or she will talk to the manager and get you fired. What do you say?

6. There is a little boy with his father standing near where you are working. The little boy has been playing with some dangerous equipment and supplies. What will you say?

7. The sign says, "No shoes, no shirt, no service." Three young men without shoes and shirts come into the restaurant where you work and sit in your section. What will you say?

PART B

Write your own situations based upon true experiences and let the class respond.

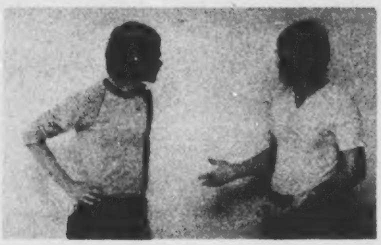
1.

2.

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #9--INTERPRETING BODY LANGUAGE

1. Observe the pictures on the following pages. List the body language signals and explain what each person is communicating through those signals. Write your answers in the spaces below the pictures. Look back to the information sheet if you need help.



a. ______________________

____

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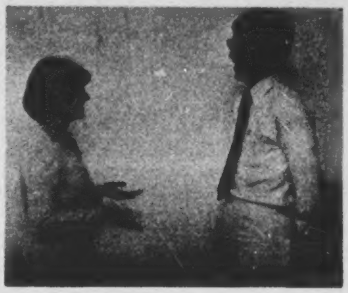

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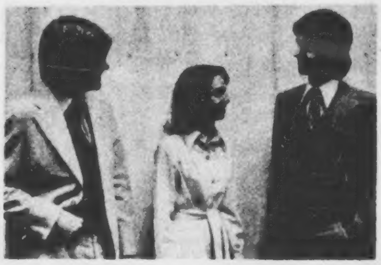

c. ______________________

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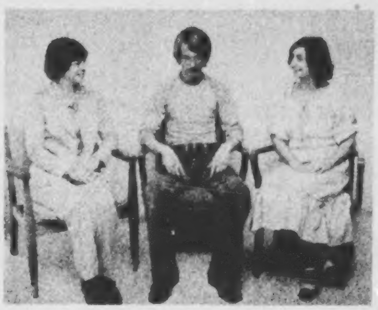

d. ______________________

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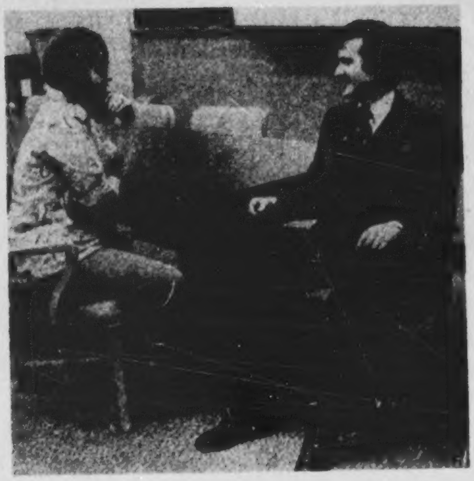
ASSIGNMENT SHEET #9



e. ____________________

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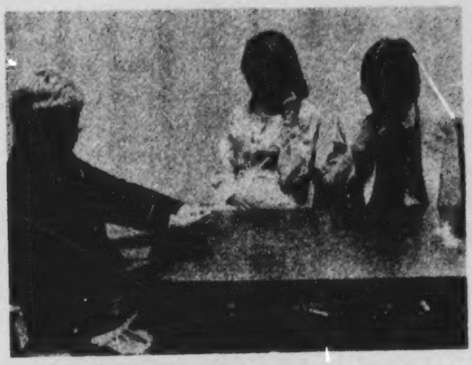

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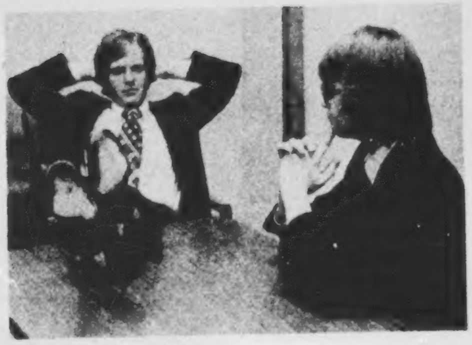

g. ____________________

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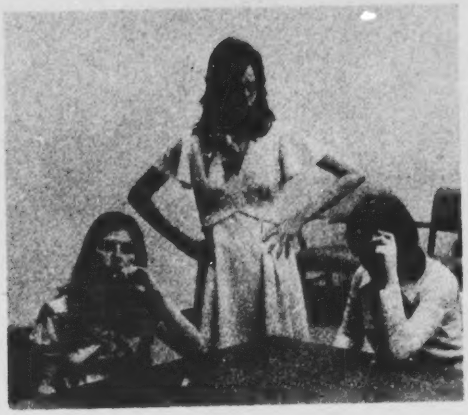

h. ____________________

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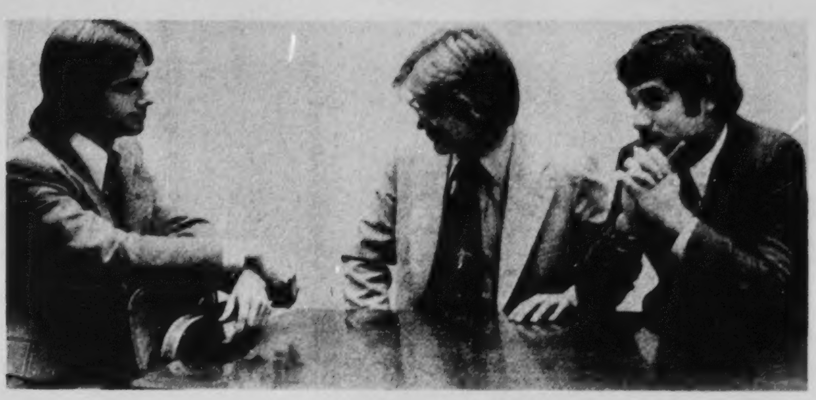
ASSIGNMENT SHEET #9



i. ______________________

____

____

2. Is it possible that a person can improve his/her attitude and communication skills by being aware of her/his body language? How?

____

____

____

____

____

3. Can you make it a challenge to win others over to a positive attitude by communicating a positive attitude through words and actions even when others are communicating a negative attitude? How?

____

____

____

____

____

ASSIGNMENT SHEET #9

4. Can you think of other situations where body language speaks loudly, such as at home, with friends, on dates, in politics, or in church? List the situations and tell how body language is evident.

ORAL COMMUNICATIONS
UNIT I

ASSIGNMENT SHEET #10--ANALYZING VOICE QUALITIES

Do a tape recording of your voice. (Reading aloud Assignment Sheets #2 and #3 would be a good source.) Then, listen to the tape and complete the rating below. Using the rating of your voice on tape, prepare a list of ways in which you can improve your voice. Complete the list on a separate piece of paper.

Have your classmates rate your voice, too. Check back periodically to see if there has been any noticeable progress.

VOICE RATING

When the answer to any of the following questions is "yes," put down a minus four. If it is "maybe" or "sometimes," put down a minus two. If it is "no," put down zero. Of course, the lower the numerical score the fewer voice faults you have. A score of 0 to -10 is excellent; -10 to -20 is good; -20 to -30 is fair; and -30 and below is unsatisfactory.

		Answer			Score
		Yes	Maybe/Sometimes	No	
1.	Do you speak too loudly or in a noisy manner?				
2.	Do people frequently ask you to repeat a statement you have made?				
3.	Do you speak in the same tone continually?				
4.	Do you speak with the same volume continually?				
5.	Do you speak in an artificial, unnatural, and affected voice?				
6.	Is your voice high-pitched and shrill?				
7.	Do you frequently speak with lungs almost empty?				
8.	Do you speak in long sentences which frequently lose their meaning?				

ASSIGNMENT SHEET #10

		Answer			Score
		Yes	Maybe/Sometimes	No	
9.	Do you hiss when using certain letters (P, B, T, C, S)?				
10.	Do you speak in mush tones as though you had something in your mouth?				
11.	Do you use "uh" and "er-uh" frequently?				
12.	Is your voice clouded and husky?				
13.	Do you talk "through your nose"?				
14.	Do you talk in a jerky manner?				
15.	Do you talk in a whining and apologetic manner?				
16.	Do you talk in a dominating, dictatorial tone?				
17.	Do you stammer and stutter?				
18.	Do you often speak too fast or in a slow drawl?				
19.	Do you mispronounce words frequently?				
20.	Does your voice lose its force and expression at the end of sentences?				
21.	Do you speak in a flat, dull, and colorless tone?				
22.	Do you jumble up consonants, which make your speech hard to understand?				

ASSIGNMENT SHEET #10

		Answer			Score
		Yes	Maybe/Sometimes	No	
23.	Do you use a "gushy" or "gooey" voice when talking to friends?				
24.	Do you choke off vowel sounds?				
25.	Is your voice unpleasant when you laugh?				
26.	Do you put the "d," "t," and "ing" on the end of words?				
27.	Do you run words together?				
28.	Do you have a whining voice?				
29.	Do you use colloquialisms or speak with an accent?				
30.	Do you have an adequate vocabulary?				
31.	Do your words flow out evenly and clearly?				
32.	Is your voice friendly and cordial?				
33.	Can you be heard clearly in the back of the room when speaking?				
34.	Do you emphasize your main thought?				

ORAL COMMUNICATIONS
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. Technical terms
2. Disorganized, seems to be talking about more than one thing at a time
3. Not using examples to which the listener can relate
4. Disorganized, not watching time, not getting to the point

Assignment Sheet #2

1. a. Where are you going?
    b. What time is it?
    c. Do you want to go with them or with us?
    d. It is your turn to call, Margaret.
    e. Why didn't you stop him?
    f. What are you going to do next Wednesday?
    g. Oh, I don't know--probably just sit at home as usual.
    h. When is he coming?
    i. I told them I did not want any.
    j. Why didn't you get a ticket for the boxing match?
    k. Don't you ever understand what you read?
    l. I don't know why you didn't give me some.
3. a. These
    b. Those
    c. When
    d. Butter
    e. Third
    f. Tip
    g. Wash

Assignment Sheet #2 (continued)

h. County

i. Get

5. (NOTE: The following answers are corrected parts of each sentence.)

a. I want to

b. We'll have to

c. I'm going to check

d. She could have

e. Come here

f. Give me

g. Don't you want

h. I don't know

i. Who did you say

j. Won't you

Assignment Sheet #3

1. a. Were

b. Hung

c. Were

d. Seen

e. Is

f. They

g. She

h. He

i. I

j. We

2. a. 1) The child was astonished as he/she watched. . . .

2) The children were astonished as they watched. . . .

b. 1) The nice woman in the show was a professional model.

2) The nice women in the show were professional models.

Assignment Sheet #3 (continued)

c. She doesn't have any.

d. Will you please help Jim and me?

e. We don't have any.

f. These tools are better than those tools.

g. I saw them take the items.

h. She did that Saturday.

i. See those tickets over there?

j. I rang the cash register wrong.

k. I began to complete the reports.

l. The trade show did well.

Assignment Sheet #4

1. Most people have a tendency to match the names and occupations as follows:

   a. 4

   b. 3

   c. 1

   d. 2

   This is due to mental association called *stereotyping* which comes from historical basis, jokes, comic strips, works of fiction, television, stage, and screen. Stereotypes may not be dependable, but they often influence our judgment.

2. According to psychologists who have checked each statement against actual fact, none is true. However, we often find ourselves being guided by such notions in sizing up people. We probably substitute preconceived ideas for personal observation. Our interpretation and acceptance of something depends greatly on what we think of the person who said it.

3. Most people will select group "a."

   Two newspapers using the same wire-service wrote articles on the same subject. The first groups of words were used by the newspaper favoring the subject and the second group of words by the newspaper opposed to the subject.

Assignment Sheet #5

1. Answered to satisfaction of the teacher-coordinator
2. a.
    1) Main point--Needs a new car
    2) Supportive points
        a) Must be large enough to carry family and belongings on trips
        b) Needs an economical car

    b.
    1) Main point--Needs off work at 2:30
    2) Supportive points
        a) Heavy school traffic
        b) Scarce parking space

    c.
    1) Main point--Elect Beth Simpleton
    2) Supportive points
        a) Experience as homecoming chairwoman and president of the Leadership Club
        b) Good speaker for assembly program and civic clubs

    d.
    1) Main point--Needs an office with a door
    2) Supportive points
        a) Everybody stops to talk, especially Mr. Hiney
        b) It's hard to get started working again once concentration is broken

Assignment Sheet #9

		Signals	Communications
1.	a.	Open palms	Open, friendly
		Hands on hips	Aggressive
		Eye contact	Attentive, listening
		Smiling	Pleasant
		Shoulders upright	Energetic, determined
	b.	Open palms	Open, friendly
		Smiling	Pleasant
		Eye contact	Attentive, listening
		Hands clasped behind back	Thinking, listening, contemplating
		Head held high	Complete control
		Shoulders upright	Energetic, determined

Assignment Sheet #9 (continued)

c.	Fingers tucked under belt	Confident, cool
	Hand in one pocket	Calm
	Eye contact	Attentive, listening
	Smiling	Pleasant
	Arms straight at sides	Collected, poised
	Shoulders upright	Energetic, determined
d.	Knees together	Modest
	Legs crossed at the ankles	Graceful
	Head hung	Lack of organization
	Legs back under chair	Poised, graceful silhouette
	Shoulders shrugged	Lack of ambition
e.	Sitting with feet flat on floor	Poised
	Sitting slightly forward in chair	Attentive
	Smiling	Pleasant
	Eye contact	Attentive, listening
	Shoulders upright	Energetic, determined
	Hand stroking chin	Thoughtful consideration
	Separation by desk	Superiority
f.	Cracking knuckles	Nervous gesture
	Tugging at hair	Nervous gesture
	Biting lips	Nervous gesture
	Tugging at collar	Nervous gesture
	Twisting mouth	Nervous gesture
g.	Steepling with hands	Taking a firm stand with little chance of changing
	Hands clasped behind head while sitting	Authority but maybe a little insecure
	Feet up on furniture	Ownership, unconcern or hostility to another person
h.	Gestures with glasses taken off	Wants time to think, needs more information
	Hand over eyes	Deep thought or concern
	Scowl	Disapproval
	Hands on sides of waist	Anger, disgust
i.	Sitting backward in chair	Dominance, aggression
	Looking over top of glasses	Causes a negative emotional reaction; makes the other person feel he/she is being stared at
	Steepling under chin	Critical evaluation, in some way negative toward the person attempting to persuade
	Raised eyebrows	Surprised, doubtful, indifferent

ORAL COMMUNICATIONS
UNIT I

TEST

NAME ________________________________ SCORE ____________

1. Match the terms on the right to the correct definitions on the left by placing the appropriate numbers in the blanks provided.

_____a. Putting self in other person's position; participating in another person's feelings or ideas

_____b. All the ways by which meaning is conveyed from one person to another

_____c. Returning to the beginning source; finding out how one did

_____d. Informal communication system that exists in all organizations; may be helpful or harmful depending on how it is used

_____e. Word formed usually from the initials of a compound word

_____f. Words unique to a particular occupation

_____g. Word used only in a certain area of the country

1. Communication
2. Empathy
3. Feedback
4. Technical terms
5. Acronym
6. Grapevine
7. Colloquialism

2. Select from the list below practical ways to improve communications skills by placing an "X" in the correct blanks.

_____a. Relate what you are saying to the person with whom you are communicating

_____b. Use questions to find out what the person already knows about the subject

_____c. Use questions to help establish common interests

_____d. Use questions to see if the listener is understanding what is being said

_____e. Use questions to know what examples to use so the listener can relate to what is being said

_____f. Get the listener's attention and interest early _____g. Talk about only one subject at a time and relate all comments to that theme

_____h. Use technical terms, abbreviations, and acronyms to impress the listener and to help the listener learn the terms

_____i. Plan what you are going to say in advance for times when you must convince someone or explain something

_____j. Start right in with a thorough explanation so it only has to be said once

_____k. State what you are going to do and then outline briefly the arguments or steps to reach your objective

_____l. Summarize your statements and tie them in with the conclusion after explaining the entire subject

_____m. Encourage the listener to ask questions and participate

_____n. Think before responding to questions

_____o. Try to develop the ability to think while you talk

_____p. Show respect for the listener

_____q. Make allowances for those who may have something worthwhile to say but who lack the ability or experience to express themselves well

_____r. Use a lot of gestures

_____s. Never use gestures because they are distracting

_____t. Speak distinctly

_____u. Be sure of proper pronunciation and English usage

_____v. Use expression and variety in speed and pitch

_____w. Speak loud enough to be heard without seeming to shout

_____x. Maintain eye contact

_____y. Be careful with colloquialisms to make sure everyone understands what you mean

_____z. Build a trust in each other

_____aa. Ask questions with obvious "no" answers before asking a controversial question

3. Match the names of listening obstacles on the right to descriptions of each by placing the appropriate numbers in the blanks provided.

______a. Listening for facts instead of understanding ideas derived from all the facts

______b. Allowing accents, speech problems, and personal appearances to affect listening

______c. Nodding your head and saying "uh-huh" so no one will know you are not really listening

______d. Going temporarily deaf at the use of certain words

______e. Becoming so involved in taking notes that you only "half listen"

______f. Being distracted by what is happening in the area

______g. Planning what you will say next instead of listening to what is being said

1. Rebuttal
2. Distractions
3. Emotional blocks
4. "Looks-make-the-speaker" listening
5. "I-get-the-facts" listening
6. Pretending
7. Pencil-and-paper listening

4. Select from the following list the responsibilities of the speaker to overcome poor listening obstacles. Place an "X" in the appropriate blanks.

______a. Do not blame the listener for poor listening

______b. State the information in a different way when you see indications that the listener's mind is wandering off the subject

______c. Repeat the main points only at the end

______d. Put detailed instructions in writing

______e. Realize that some people will act as if they do not understand or will constantly interrupt with a different subject because they need individual attention

5. Select from the following list the responsibilities of the listener to overcome poor listening obstacles. Place an "X" in the appropriate blanks.

______a. Volunteer to summarize what has been said at various intervals

______b. Try to anticipate what points the speaker is trying to make

______c. Mentally outline main points and supporting points

______d. Question openly the speaker's accuracy and sources _____e. Listen between the lines for what the speaker is really saying

_____f. Main points are discovered by looking for key words and supporting points are often categories

_____g. Listen for the unfamiliar

_____h. Be extra careful before disagreeing

_____i. Say something every time the speaker pauses

_____j. Make sincere comments so the speaker feels you are listening

_____k. Show shock when you disagree with the speaker

_____l. Belittle someone with whom you disagree

6. Define the semantics obstacle to communication.

____

____

7. List the responsibilities of the speaker to overcome the semantics obstacle to communication.

a. ______________________________

b. ______________________________

8. Name the responsibility of the listener to overcome the semantics obstacle to communication.

____

____

9. Define the self-interest obstacle to communication.

____

____

10. List the responsibilities of the speaker and listener to overcome the self-interest obstacle to communication.

a. ______________________________

b. ______________________________

11. Match distortion obstacles to communication on the right to descriptions of each on the left. Place an "X" in the appropriate blanks.

______a. Adding information to complete a story

______b. Substituting general terms for specific terms

______c. Building up a few key points

______d. Reduction of number of items or ideas remembered

1. Leveling
2. Sharpening
3. Speculation
4. Generalization

12. Select from the following list ways to control rumors. Place an "X" in the appropriate blanks.

______a. Admit that the information you are giving is "hearsay" and that you haven't had time to investigate

______b. Ask who "they" is

______c. Assume that information from a source other than the original is correct

______d. Never admit you don't have an answer because that would ruin your authority and credibility

13. Select from the following list ways to give orders, directions, and instructions. Place an "X" in the correct blanks.

______a. Make orders clear and complete

______b. Tell them what they are not to do more than what they are to do

______c. Make the order fit the person

______d. Make the orders and instructions businesslike

______e. Concentrate on all the steps to be followed before speaking

______f. Present the steps in proper order

______g. Give clues so the person will know when she/he is following the right orders, directions, or instructions

______h. Use lots of details to make the main point interesting

14. List the steps in clarifying business policies.

a. ____

b. ____

c. ____

d. ____

15. Discuss the factors necessary for communicating product or service information.

16. Discuss the proper way to introduce yourself.

17. Discuss the proper way to introduce others.

18. Discuss the proper way to acknowledge introductions.

19. Select from the following list ways to carry on casual conversation. Place an "X" in the correct blanks.

_____a. Ask questions to discover other person's interests

_____b. Talk about yourself a lot

_____c. Avoid controversial subjects, such as religion and politics

_____d. Talk about your latest achievement

_____e. Do not monopolize the conversation

_____f. Be a good listener and people will think you are a great conversationalist

_____g. Discuss controversial subjects

_____h. Call all people by their first names

_____i. Say friendly phrases, such as "Good morning," automatically

_____j. Follow single word answers like "yes" and "no" with the person's name and a simple statement to make the reply sound friendly and not curt

_____k. Ask questions that require only a "yes" or "no" answer

20. Select from the following list rules for using the telephone correctly. Place an "X" in the correct blanks.

_____a. Answer promptly

_____b. Identify yourself

______c. Say "speaking" after giving your name

______d. Use the caller's name often

______e. Speak distinctly into the receiver

______f. Ask who is calling

______g. Ask "Will you hold or shall I call you back?" when you must leave the line to get information

______h. Check back frequently to assure the caller that he/she has not been forgotten if it becomes necessary to leave the telephone for long periods of time

______i. Attract attention before resuming the call

______j. Apologize for errors or delays

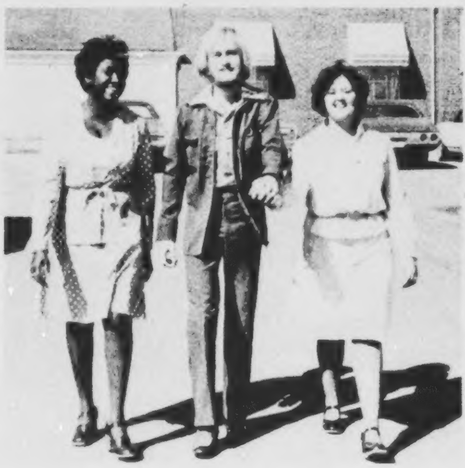
______k. Press the hold button to cut out noisy distractions

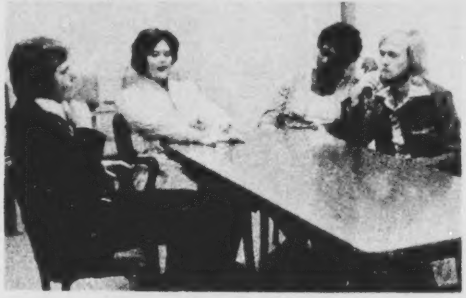
______l. Visualize the person on the other end of the line

______m. Smile while you talk

______n. Replace the telephone receiver easily

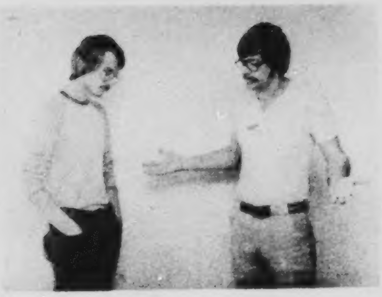
21. Distinguish between positive and negative gestures, expressions, and stances. Write "positive" under those scenes which communicate a positive attitude and "negative" under those which do not.





a. ______________________

b. ______________________



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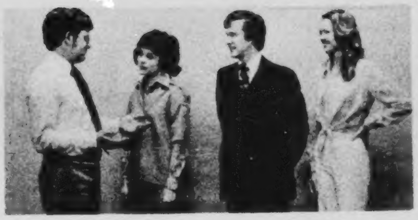

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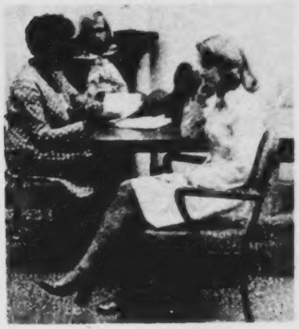

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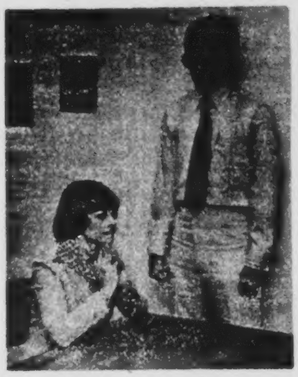

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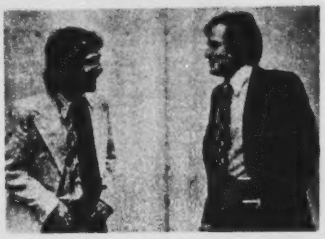
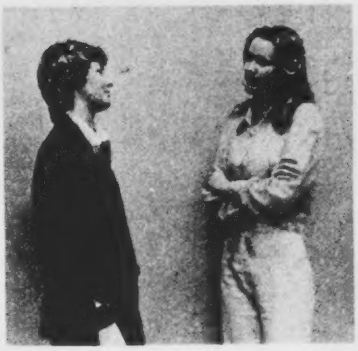
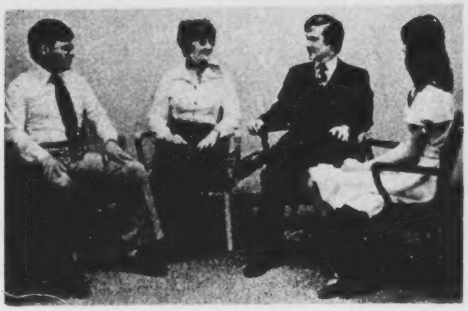


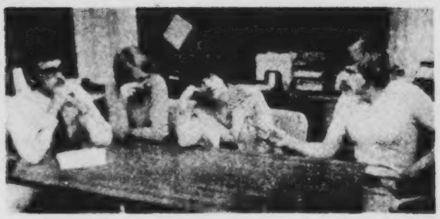
g. ______________________



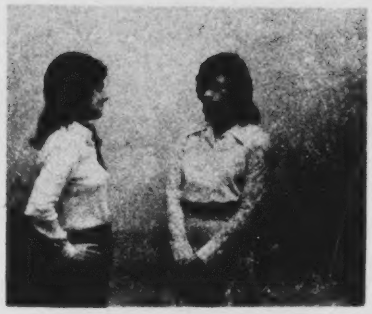
h. ______________________



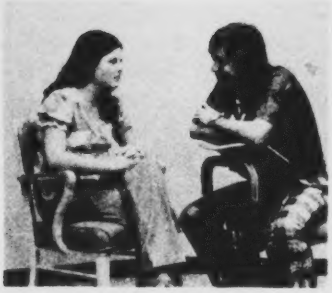
i. ______________________



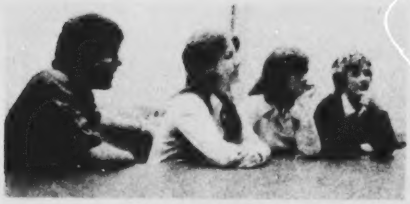
j. ______________________________



k. ______________________________



l. ______________________________



m. ______________________________

22. Analyze voice qualities.

(NOTE: If this activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

ORAL COMMUNICATIONS
UNIT I

ANSWERS TO TEST

1. a. 2
   b. 1
   c. 3
   d. 6
   e. 5
   f. 4
   g. 7

2. a, b, c, d, e, f, g, i, k, l, m, n, o, p, q, t, u, v, w, x, y, z

3. a. 5
   b. 4
   c. 6
   d. 3
   e. 7
   f. 2
   g. 1

4. a, b, d, e

5. a, b, c, e, f, g, h, j

6. Using words that mean one thing to the speaker but which may mean something else to the listener

7. a. Use visuals wherever possible
   b. Answer all questions concerning who, what, where, when, why, and how

8. Admit you are not sure of the meaning of words written or spoken to you

9. Hearing only what you want to hear

10. a. Try to see things from the other person's viewpoint
    b. Accept differences in people

11. a. 3
    b. 4
    c. 2
    d. 1

12. a, b

13. a, c, d, e, f, g

14. a. Be polite
    b. State the policy clearly
    c. Give the reasons for the policy when appropriate
    d. Offer an alternative solution

15. Discussion should include:
    a. Avoid meaningless, trite phrases
    b. Avoid slang
    c. Pronounce words distinctly
    d. Be sure terms are interpreted the same way by both the employee and the customer
    e. Use proper English
16. Discussion should include:
    a. Introduce yourself promptly
    b. Give first and last names or name you prefer to be called
    c. State names slowly and distinctly
    d. Complete introduction by giving some information about yourself so new acquaintances may talk easily with you and remember you
    e. Repeat names during the introduction and conversation so they may be remembered correctly
    f. Watch for clues that a person does not remember your name when introductions are being made and willingly introduce yourself
    g. Give clues to help someone remember previous introductions if a person looks blank about meeting you before
17. Discussion should include:
    a. Introduce men to women
    b. Introduce younger people to older people
    c. Introduce subordinates to superiors
    d. Introduce all others in any order
    e. Give some additional information about the persons introduced to get a conversation started
    f. Do not say, "This is my friend," for it suggests that the other person is not a friend
    g. Repeat names slowly and distinctly during the introduction and conversation so they may be remembered correctly
    h. Be sure to introduce all people in a small conversation group whenever a new person joins the group

18. Discussion should include:

    a. "How do you do" followed by an informal comment is always appropriate in business situations

    b. Men shake hands with each other

    c. Women may shake hands with each other

    d. Men usually will not shake hands with women unless the women make the first move

    e. Handshakes should be firm but not crushing

    f. Names can be remembered by making a mental picture associated with the person's name or features

    g. Correct errors in an introduction

    h. Admit not remembering names when someone pulls the "remember me?" trick and/or tell what you do remember

19. a, c, e, f, i, j

20. a, b, d, e, g, h, i, j, k, l, m, n

21. a. Positive
    b. Negative
    c. Negative
    d. Positive
    e. Negative
    f. Negative
    g. Positive
    h. Negative
    i. Positive
    j. Negative
    k. Negative
    l. Negative
    m. Positive

22. Evaluated to the satisfaction of the teacher-coordinator

WRITTEN COMMUNICATIONS
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to write an effective business letter and memorandum. The student should also be able to select from a list true statements about a formal report. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with written communications to the correct definitions.
2. List the eight basic parts of a business letter.
3. State the amount of space on a page devoted to the letterhead.
4. Select from a list true statements about the date line.
5. Select from a list true statements about the inside address.
6. Select from a list true statements about the salutation.
7. Select from a list true statements about the body of a letter.
8. Select from a list true statements about organizing thoughts and information through a topical outline.
9. Match the common errors to avoid when writing sentences to the correct descriptions of each.
10. Distinguish between good and poor business statements.
11. Match the ways to achieve paragraph and message unity to the correct descriptions of each.
12. Select from a list true statements about the complimentary close.
13. Match complimentary closes to the degrees of formality.
14. Name the options used in writing the signer's identification line.
15. Select from a list true statements about the reference notation.
16. Write the two forms for a second page heading.

17. Identify the four basic letter styles.
18. Select from a list true statements about envelopes.
19. Select from a list the basic characteristics of a memorandum.
20. Match the three parts of a formal report to correct descriptions of each.
21. Select from a list true statements about a formal report.

WRITTEN COMMUNICATIONS
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

A. Give pretest using objective sheet.

B. Order films "Written Communication" and "Report Writing."

C. Make transparencies.

D. Prepare a bulletin board and/or mobile of the eight parts of a business letter.

(NOTE: Students could learn by doing this activity instead of the teacher.)

E. Provide student with objective, information, and assignment sheets.

F. Discuss unit and specific objectives, information sheet, and assignment sheets.

G. Arrange for typewriters for those students who can type their assignment sheets.

H. Play "Hangman" for a daily review.

I. Have students bring to class examples of house magazines and trade association journals.

J. Notice that objectives 8, 9, 11, 19, 20, and 21 are optional for students needing that depth for their training station and/or occupational objective.

K. Cooperate with the English department on teaching the skills in this unit.

L. Review basic sentence structure at this time if needed.

Example: Subjects and verbs

M. Prepare handouts from Transparency #2.

N. Have each student select an item from a catalog. Pretend they purchased the items but the catalog company did not send the correct item, size, or color. Each student should then write a letter explaining the error and requesting that a correction be made.

(NOTE: Bring catalogs.)

O. Give test.

(NOTE: The test may be broken up into several shorter tests if desired.)

P. Reteach if necessary.

Q. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency masters

1. TM 1--Basic Parts of a Business Letter
2. TM 2--Two-Letter State Abbreviations
3. TM 3--Basic Letter Styles
4. TM 4--Basic Letter Styles (Continued)
5. TM 5--Addressing Envelopes
6. TM 6--Formal Report: Title Page
7. TM 7--Formal Report: Table of Contents
8. TM 8--Formal Report: List of Tables or Figures

D. Assignment sheets

1. Assignment Sheet #1--Topic Sentence Outline
2. Assignment Sheet #2--Common Sentence Structure Errors
3. Assignment Sheet #3--Paragraph and Message Unity
4. Assignment Sheet #4--Envelopes
5. Assignment Sheet #5--Memorandums

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references:

A. House, Clifford R., and Koebele, Apollonia M. *Office Personnel.* 5th ed. Dallas: South-Western Publishing Co., 1970.

B. Agnew, Peter L.; Meehan, James R.; and Pasewark, William R. *Clerical Office Practice.* 5th ed. Dallas: South-Western Publishing Co., 1973.

C. Strong, Madeline S.; Smith, Mary S.; and Garvey, Claudia M. *The Secretary At Work.* Dallas: Gregg Division/McGraw-Hill Book Co., 1966.

D. Brown, Leland. *Effective Report Writing.* 2nd ed. Englewood Cliffs: Prentice-Hall, Inc., 1963.

E. Archer, Fred C.; Brecher, Raymond F.; Frakes, J.C.; and Stewart, Jeffrey R. *General Office Practice.* 3rd ed. Dallas: Gregg Division/McGraw-Hill Book Co., 1968.

IV. Films:

A. "You-In Public Service: Written Communication." Available to Oklahoma teachers only from the Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.

B. "You-In Public Service: Basic Report Writing." Available to Oklahoma teachers only from the Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.

WRITTEN COMMUNICATIONS
UNIT II

INFORMATION SHEET

I. Terms and definitions

  A. Letterhead--Firm's name, address, telephone number, and/or symbol to identify the nature of the firm's business; usually appears at top of stationary

  B. Date line--Month, day of the month, and year

  C. Inside address--Name, address, and company of the person to whom the letter is written

  D. Salutation--Opening greeting of the letter

  E. Body--All the material between the salutation and the complimentary close; the message

  F. Complimentary close--"Good-bye" of the letter

  G. Signer's identification line--Typed name and title of the person who signs the letter

  H. Reference notation--Used to identify the typist and the one who signs the letter

  I. Memorandum (memo)--Written exchange of ideas between individuals, departments, or branches of one organization

  J. Formal report--Process of presenting business information and data in report form

  K. Trade association journals--Publications printed by various nonprofit organizations to disseminate information about the industry

  (NOTE: There are over 12,000 trade associations in the United States.)

  L. House magazine--Magazine produced by a company to build morale among the employees

  (NOTE: House magazines may feature articles on safety, public service projects, retirements, promotions, company policies, winners of contests, new store openings, and editorials.)

  M. Bulletin board--Place where written notices and reminders may be seen easily

INFORMATION SHEET

II. Basic parts of a business letter (Transparency 1)

A. Letterhead

B. Date line

C. Inside address

D. Salutation

E. Body

F. Complimentary close

G. Signer's identification line

H. Reference notation

III. Amount of space on a page devoted to letterhead--Not more than depth of 6.25 cm (about 2 1/2") from the top of the page

IV. Date line

A. Should not be written in figures alone

Example: February 28, 1978

B. Should not include such abbreviations as -st, -nd, -d, -rd, or -th after the day of the month, i.e. 1st, 2nd, 3rd

C. Should be typed two lines below the printed letterhead

V. Inside address

A. Should always be typed or written in at least three lines but may be in four or more lines

B. Should not contain the abbreviation of names of streets, cities, or counties

C. May include the two-letter abbreviation of the state as authorized by the U.S. Post Office Department (Transparency 2)

(NOTE: These abbreviations are in all capitals and without periods. Most post offices prefer this type of abbreviation. It is also acceptable to spell the state out.)

D. Must include the ZIP code on the last line of the address, following the city and state

(NOTE: The U.S. Post Office recommends only one space should be left between the last letter of the state and the first digit of the code.)

INFORMATION SHEET

E. Should be typed or written with at least three blank lines between the date line and the first line of the inside address

(NOTE: Leaving more than three blank lines is acceptable if it is required to properly balance the letter. This could also be done in the closing lines.)

VI. Salutation

A. Is always blocked at the left margin

B. Is preceded and followed by one blank line

VII. Body of a letter

A. Single space lines of message

(NOTE: The body may be double-spaced if message is very short.)

B. Leave one blank line between paragraphs

C. May indent paragraphs five spaces

(NOTE: This indention is required if the message is double-spaced.)

D. Keep message brief

E. Include all information that the receiver needs

F. Say what is meant simply and directly

G. Must have accurate information presented in proper form

(NOTE: Make sure all facts, figures, spelling, punctuation, grammar, and style details are correct.)

H. Should be courteous

I. Should have a positive tone

(NOTE: This is usually set by the first sentence of the letter.)

J. Concentrate on the reader's interest and viewpoint

INFORMATION SHEET

VIII. Organizing thoughts and information through a topical outline (Assignment Sheet #1)

(NOTE: The following steps may be accomplished by completing a topical outline before writing the letter.)

A. Decide on your purpose for writing and the receiver's purpose for reading

Example: You want to sell a new Soundtone record player:

The Soundtone, an excellent record player, is designed to meet the buying preferences of modern Americans

B. Decide what data to state

Example: Sound quality of the Soundtone

Various models of the Soundtone entertainment system

Popularity of the Soundtone

C. Decide what order to follow in stating the data

Example: (1) Meets buying preferences of modern Americans

(2) Various models of Soundtone entertainment system

(3) Popularity of Soundtone

(4) Soundtone's quality

D. Decide how to unify the data into a coherent message

Example: The Soundtone, the newest, most modern entertainment system, is designed to meet the buying preferences of modern Americans. From the four Soundtone models, you're sure to find the unit that is uniquely you.

Soundtone is the most popular entertainment equipment in the United States. Having sold 60 million units this year alone, we think Soundtone's record speaks for itself.

More importantly, Soundtone's superior design and the quality of the work produces a sound incomparable to other systems. You have to hear it to believe it. Drop by your dealer today and see what the Soundtone people are doing for you!

INFORMATION SHEET

IX. Common errors to avoid when writing sentences (Assignment Sheet #2)

A. Sentence fragment--Incomplete statement

Example: Fragmented sentence: Although we can modify the procedure

Unified sentence: Although this procedure is the usual one, we can modify it.

B. Loose connections--Excessive use of conjunctions, especially *ands* and *buts*

Example: Loose Connection: Patton, Inc., maintains a research division, and the main office is in Chicago.

Unified Connection: Patton, Inc. maintains a research division. The home office is in Chicago.

C. Word omission--Words left out that are required to make the message clear

Example: Words missing: Acknowledgment received. Glad order suited. Suggested credit terms OK.

Unified Sentence: Thanks for stating that our shipment pleased you. We will fill all orders promptly according to the credit terms you suggested.

D. Comma splice--Placing a comma between statements of two complete ideas

Example: Spliced Sentence: We have two rush orders, I'll fill them now.

Unified Sentence: We have two rush orders. I'll fill them now.

INFORMATION SHEET

. Statements for business communication

	POOR BUSINESS STATEMENTS	GOOD BUSINESS STATEMENTS
A.	This is to acknowledge receipt of your letter	Thank you for writing me about . . .
B.	Please advise us of the action you intend to take	Please let us know what action you plan to take
C.	I cannot advise you as to when the contract will be ready	I cannot tell you when the contract will be ready
D.	We are in receipt of your check for $81.20	Thank you for your check for $81.20
E.	We are crediting your account as per instruction	As you instructed, we are crediting your account
F.	I received your order of February 8, which I duly acknowledge	I appreciate (or thank you for) your order of February 8
G.	I am sending you a duplicate bid herewith	Enclosed (or attached) is a duplicate bid
H.	If our substitution is not satisfactory, kindly let us know	If the substitution we are sending you is not satisfactory, please let us know
I.	Our money order in the amount of $6.00 is enclosed	Our money order for $6.00 is enclosed
J.	I have received your letter and thank you for the same	Thank you for your letter
K.	May I take the liberty to tell you how much we value your business	We sincerely appreciate your business
L.	The writer wishes to acknowledge receipt of the book	Thank you for sending me the book
M.	I trust my suggestion will be satisfactory	I hope my suggestion will be satisfactory
N.	I have your letter under date of October 9	I have your letter of October 9

(NOTE: At first, you may not see how these statements differ. However, for the most part, the good statements ar shorter and use more common words.)

INFORMATION SHEET

XI. Ways to achieve paragraph and message unity (Assignment Sheet #3)

A. Transitions--Words, phrases, sentences, even whole paragraphs that carry the reader from one idea to the next

Examples: However, therefore, consequently, similarly

B. Modifiers--Words, phrases, and clauses that purposely limit the interpretation of other sentence elements

Examples:
Only you have contributed $5,000 to the project.
You have only contributed $5,000 to the project.
You have contributed only $5,000 to the project.
To the project only, you have contributed $5,000.

(NOTE: Notice how the meaning changes as the modifier "only" is shifted.)

C. Parallelism--Form used when ideas are similar in character and importance

Example: Nonparallel: I want to learn about writing letters, business forms, and to fill out resumés.

Parallel: I want to learn about writing letters, business forms, and resumés.

XII. Complimentary close

A. Should be typed or written with one blank line between the last line of the body and the closing

B. Should have only the first word capitalized

C. Should correspond to the formality or informality of the salutation

XIII. Complimentary closes for the degree of formality

A. To show great respect--Respectfully yours, yours respectfully, very respectfully yours, yours very respectfully

B. Formal--Yours very truly, very truly yours

C. Somewhat less formal--Sincerely yours, yours sincerely, yours very sincerely, very sincerely yours

(NOTE: This group of closings is preferred in most cases.)

D. More personal and friendly--Cordially yours, yours cordially, yours very cordially, very cordially yours

INFORMATION SHEET

XIV. Options in the signer's identification line

A. Typed name of the one who signs the letter

Example:

Sincerely yours,

Fred T. Jones

Fred T. Jones

B. Typed name and business title of the signer

Example:

Sincerely yours,

Fred T. Jones

Fred T. Jones
Sales Manager

C. Business title of the writer

Example:

Sincerely yours,

Fred T. Jones

Sales Manager

D. Department of the writer

Example:

Sincerely yours,

Fred T. Jones

Sales Department

XV. Reference notation

(NOTE: This is used only if the person does not type his/her own letter.)

A. Is blocked at the left margin

B. Is typed one blank line below the signer's identification line

C. Is not necessary to repeat signer's initials in the reference line if his/her name is typed in the identification line

Examples:	ABS:AK	abs/k	amk
	ABS:K	A.B.Smith/ak	ABS/ak

INFORMATION SHEET

XVI. Two forms for second page heading

A. Name Page number Date

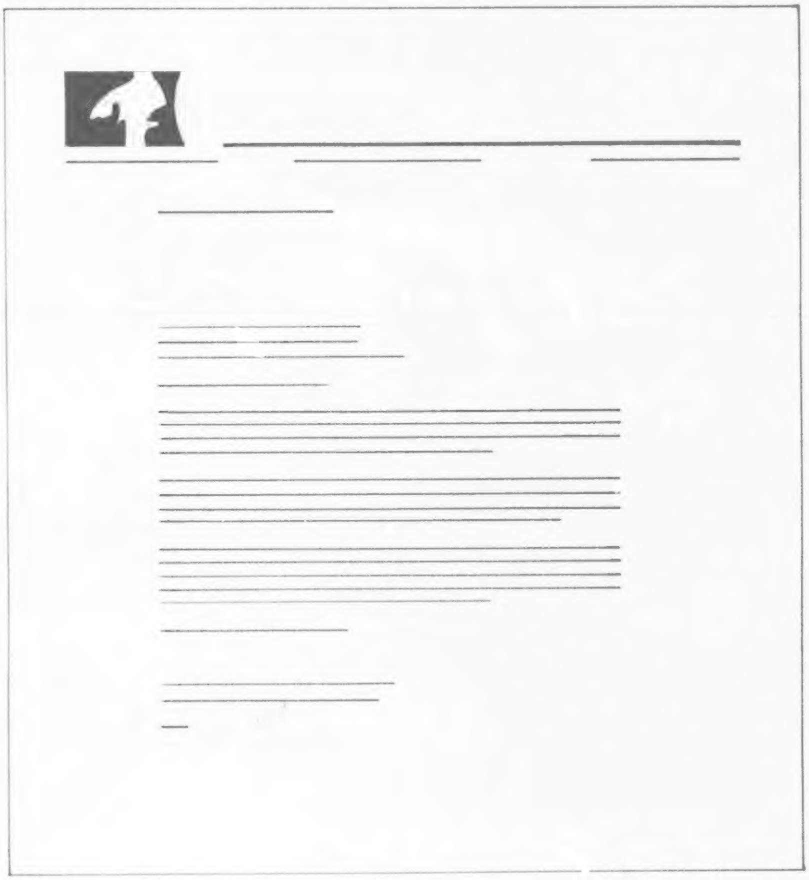
B. Name
Page number
Date

XVII. Basic letter styles (Transparencies 3 and 4)

A. Full-blocked

(NOTE: In this letter style all lines begin even at the left margin.)

Example:

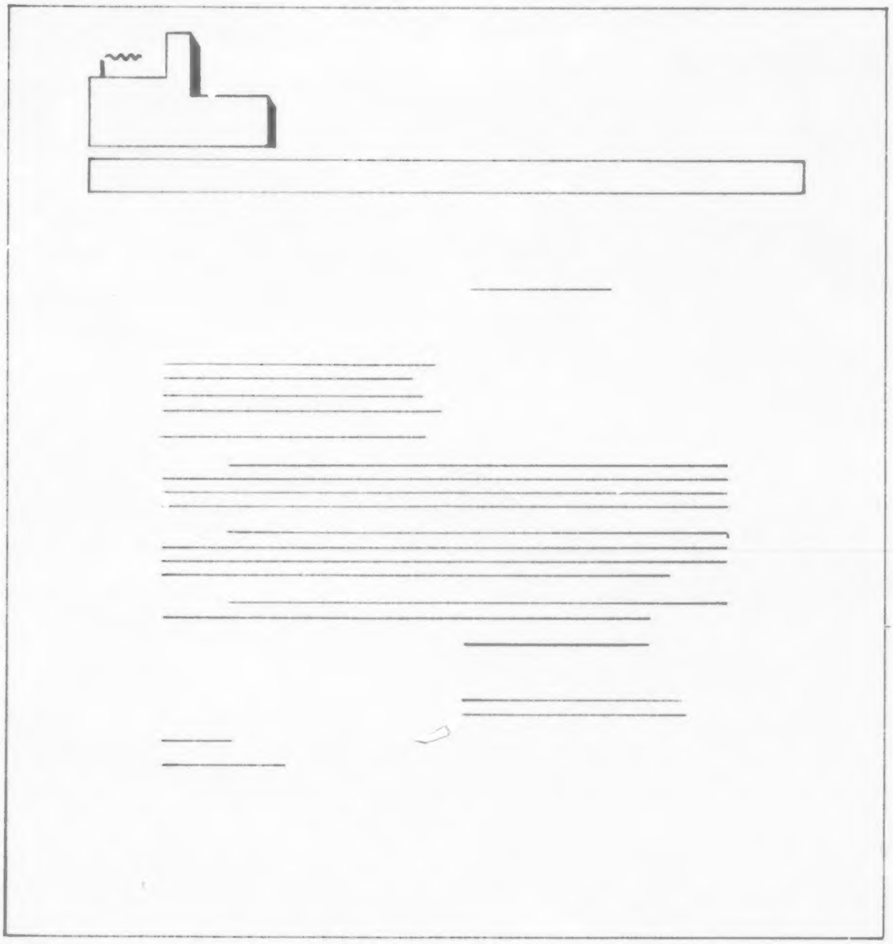


INFORMATION SHEET

B. Blocked

(NOTE: This is the same as full-blocked but with the date and closing lines begun at or near the center.)

Example:



INFORMATION SHEET

C. Semiblocked

(NOTE: This is the same as blocked but with paragraphs indented.)

D. Indented

(NOTE: This is the same as semiblocked but with lines of inside address and close in stepped indentions.)

XVIII. Envelopes (Transparency 5, Assignment Sheet #4)

A. Should display the same address that appears on the inside address of the letter

B. Should be addressed in single spacing regardless of the number of lines required

(NOTE: The U.S. Post Office is recommending that the address be typed using all capital letters or written using only black ink. This will help as the post office uses more electronic scanners to handle the mail.)

C. Should always include the ZIP code

D. Should not contain symbols or abbreviations unless they are required in specific instances

(NOTE: State abbreviations as authorized by the U.S. Post Office Department may be used.)

E. Should display special references of a personal, confidential, or routine nature, a triple space below the return address, and three spaces from the left edge of the envelope

F. Should display special service notations below the stamp and at least three line spaces above the address

Example: Special Delivery, Special Handling, Airmail

G. Should always include the sender's address in the upper left corner of the envelope

XIX. Memorandums (Assignment Sheet #5)

A. Should be typed on specially prepared forms

B. Should omit the address, salutation, and complimentary close

INFORMATION SHEET

C. Should use a four-part heading

1. To (the name of the person or department to whom the memorandum is written)
2. From (the sender's name)
3. Date (month, day, and year)
4. Subject (topic of the message)

D. Should display the date in short form

Example: 4-16-70 or 4/16/70

E. Should not include a signature when sent to a group

F. Should only be initialed when the message is intended for individuals

XX. Three parts of a formal report

A. Preliminaries--Those items that establish a clear understanding of the message

B. Body--Supplies specific details of the study's introduction, discussion, conclusions, and recommendations

C. Supplements--Those materials that identify the origins of pertinent information and provide exhibits which are too cumbersome for inclusion elsewhere in the report

XXI. Formal report

(NOTE: These steps may be shortened for informal reports.)

A. Preliminaries

1. Cover or binder--Displays the report title and the author's name
2. Flyleaves--One blank sheet at the front and another blank sheet at the back of the report
    - a. Helps protect the other pages
    - b. Provides room for the reader's comments or notes

INFORMATION SHEET

3. Title page (Transparency 6)
    a. Shows the full name of the report
    b. Identifies the principal reader as well as the author
    c. Shows date report is submitted
4. Table of contents (Transparency 7)
    a. Occupies a page by itself
    b. Shows the chapter or section titles, headings, and subheadings
5. List of tables or figures (Transparency 8)
    a. Occupies a page by itself
    b. Shows the visual aids that the report contains
    c. Displays Roman numerals for tables
    d. Displays Arabic numerals for figures, including charts and graphs

    (NOTE: The list of tables should precede the list of figures.)
6. Synopsis--Summary of the purpose and results of the study; should immediately precede the body of the report

B. Body

1. Introduction--States the purpose, scope, limitations, and justification of the study
2. Discussion--States the findings of the study
3. Conclusion--Logical "summing up" which states results of study
4. Recommendations--State how the conclusions should be used

C. Supplements

1. Bibliography--List of books, publications, or other sources used for the report
2. Appendix--Contains table of contents, tables, figures, and exhibits
3. Index--Helps the reader find specific data quickly; lists the names and page numbers of major and minor items

Basic Parts of a Business Letter

Votech
OKLAHOMA STATE DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION
FRANCIS TUTTLE, DIRECTOR • 1515 WEST SIXTH AVE., • STILLWATER, OKLAHOMA 74074 • A.C. (405) 377-2000

Letterhead

February 3, 1979

Date Line

Mr. James W. Franklin
1215 Berkshire Drive
Tulsa, OK 14627

Inside Address

Dear Mr. Franklin:

Salutation

Congratulations! Welcome to the Oklahoma State Department of Vocational and Technical Education.

Body

Your work will start in our Stillwater office July 1 at a beginning salary of $600 a month. We believe that you will show the kind of progress justifying a higher salary within a reasonable time. You have our confidence and our best wishes.

Cordially,

Complimentary Close

John H. Doe

John H. Doe
Coordinator

Signer's Identification Line

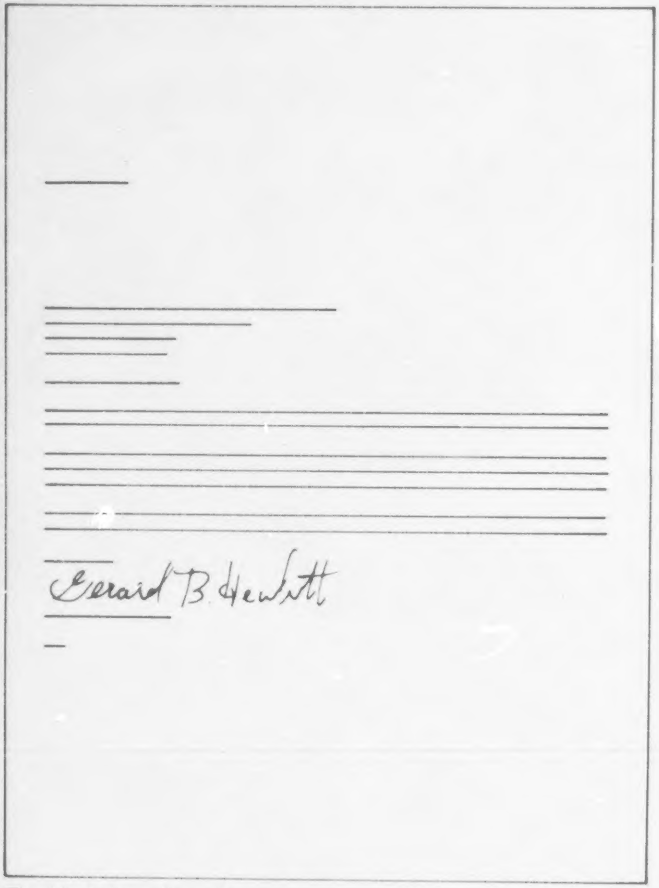
dcc

Reference Notation

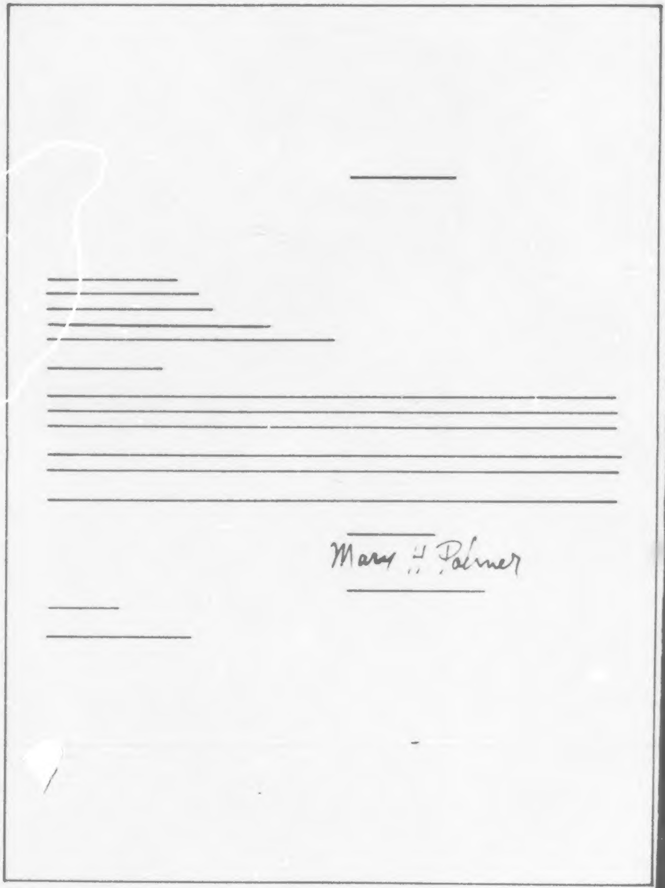
Two-Letter State Abbreviations

Alabama	AL
Alaska	AK
Arizona	AZ
Arkansas	AR
California	CA
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Guam	GU
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NB
Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Puerto Rico	PR
Rhode Island	RI
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virginia	VA
Virgin Islands	VI
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY

Basic Letter Styles

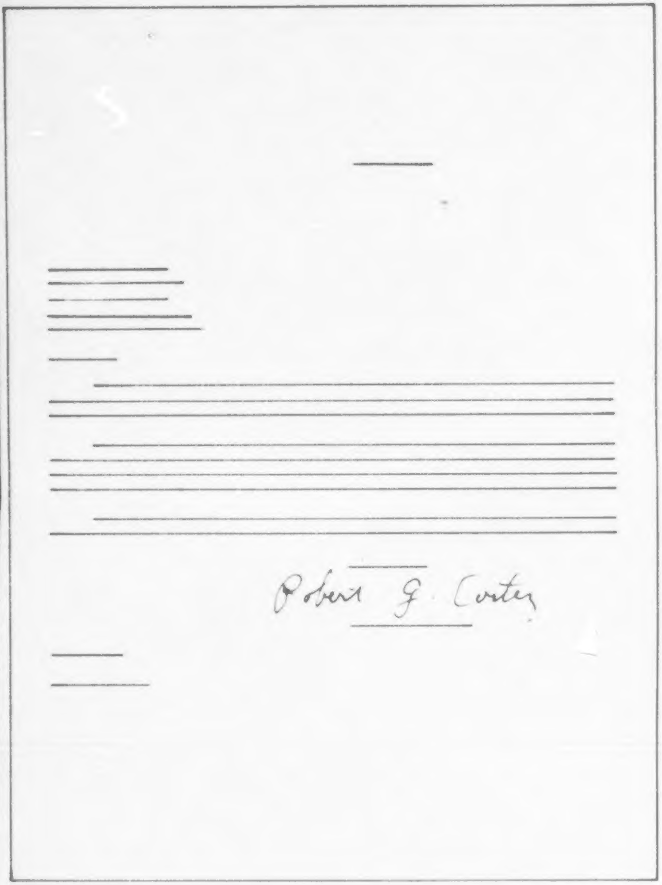

Gerard B. Hewitt

Full-blocked

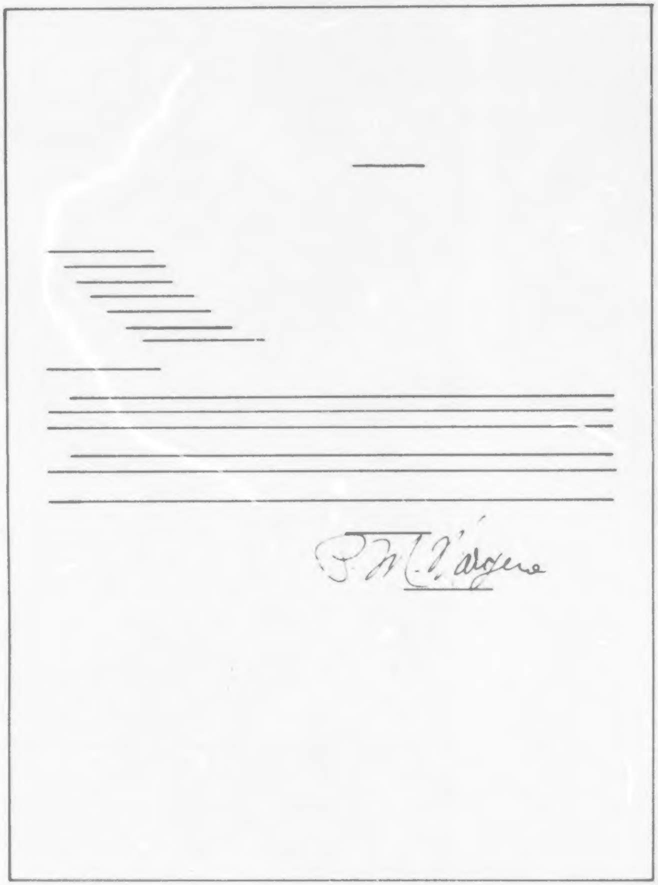

Mary H. Palmer

Blocked

Basic Letter Styles (Continued)

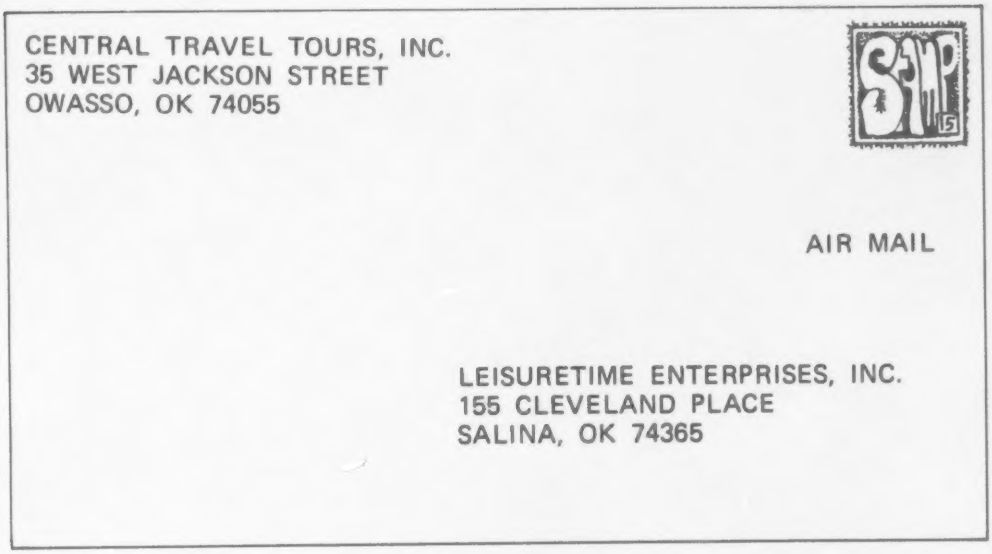

Robert G. Carter

Semiblocked



Indented

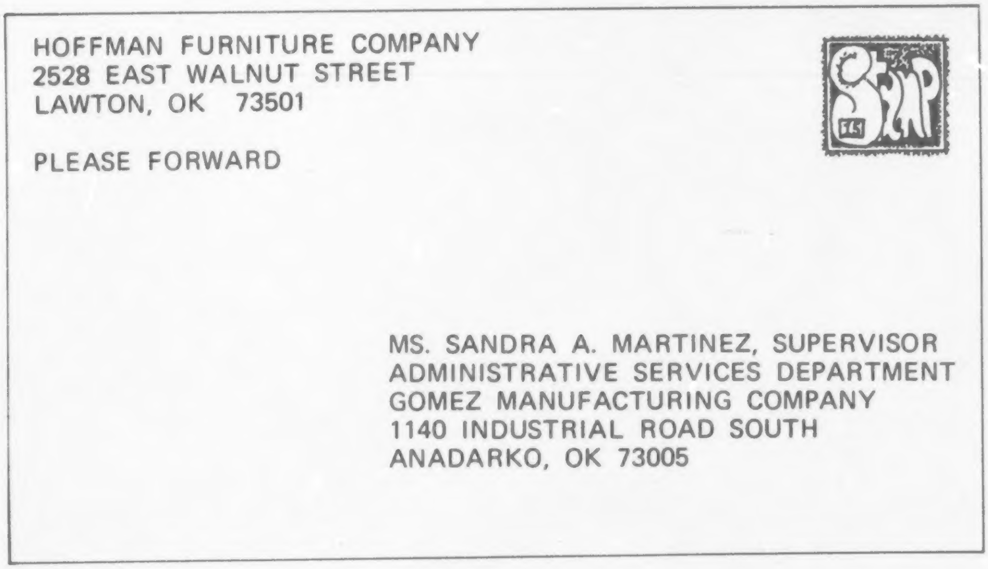
Addressing Envelopes



CENTRAL TRAVEL TOURS, INC.
35 WEST JACKSON STREET
OWASSO, OK 74055

AIR MAIL

LEISURETIME ENTERPRISES, INC.
155 CLEVELAND PLACE
SALINA, OK 74365



HOFFMAN FURNITURE COMPANY
2528 EAST WALNUT STREET
LAWTON, OK 73501

PLEASE FORWARD

MS. SANDRA A. MARTINEZ, SUPERVISOR
ADMINISTRATIVE SERVICES DEPARTMENT
GOMEZ MANUFACTURING COMPANY
1140 INDUSTRIAL ROAD SOUTH
ANADARKO, OK 73005

Formal Report: Title Page

AMERICAN SALES POTENTIAL AND
AGENCY AFFILIATIONS OF
GAS PRODUCTS
CORPORATION

An Examination Report
Prepared for
F. W. Nelson, Sales Manager
GPC Central Office

by
Donna Couch, Engineer
Business Research, Inc.
July 2, 1978

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WRITTEN COMMUNICATIONS
UNIT II

ASSIGNMENT SHEET #1--TOPIC SENTENCE OUTLINE

1. Read the following case study carefully and write a topic sentence outline following the four-step method already discussed.

   The Cotton-Bale Manufacturing Company was to ship The Cimarron Textile Mill, air freight, four bales of refined cotton. The purchase order for the merchandise, P.O. No. 005586, was mailed to Cotton-Bale three weeks ago and there has been no acknowledgment or response regarding the order. The refined cotton was more expensive at Cotton-Bale but because their sales representative, Bob Smith, promised delivery in one week Cotton-Bale was chosen for the supplier. Now, Mrs. Whitehead, President of The Cimarron Textile Mill, has told you, "Write those people at Cotton-Bale and find out what the hold-up is on that cotton. And if they can't get that stuff up here by the day after tomorrow just cancel the order! We'll get it locally."

ASSIGNMENT SHEET #1

2. Using the topic sentence outline you prepared, compose the final letter in the space below.

WRITTEN COMMUNICATIONS
UNIT II

ASSIGNMENT SHEET #2--COMMON SENTENCE STRUCTURE ERRORS

The following statements are examples of sentence fragments, loose connections, word omissions, and comma splices. Correct each statement and identify the common error.

1. We have two rush orders, I'll fill them now.

2. Order received.

3. This publication shows many ways the MT/ST can be used, and your business profits should increase, but a tryout of the machine will cost you nothing.

4. Each day we encounter problems. Which require an immediate solution.

5. Your order was shipped yesterday. That you called about.

6. Speaking to the customer, it suddenly seemed that I knew him.

7. Every employee of this company can request the vacation period that they prefer which has been part of our policy for ten years.

8. Help Tom when you can. Because he is a new employee.

WRITTEN COMMUNICATIONS
UNIT II

ASSIGNMENT SHEET #3--PARAGRAPH AND MESSAGE UNITY

Read the following paragraph and identify the three major achievers of message unity--transitions, modifiers, and parallelism.

The Brownie movie camera has a popular wide-angle lens. Moreover, the Brownie gives you both standard and zoom shots with full light meter coordination. By way of contrast, many other movie cameras, at comparable prices, lack the automatic zoom control. In addition, only the Brownie is powered by ordinary flashlight batteries and cleaning, adjusting, or oiling any Brownie part is always an easy task.

1. List the transitions

   a. ______________________________

   b. ______________________________

   c. ______________________________

2. List the modifiers

   a. ______________________________

   b. ______________________________

   c. ______________________________

3. List the parallelism--______________________________

WRITTEN COMMUNICATIONS
UNIT II

ASSIGNMENT SHEET #4--ENVELOPES

Using the information below, prepare two envelopes suitable for mailing. If you already know how to type, prepare the envelopes using an actual typewriter and envelopes.

1. Letter from Mr. Theodore Best, 1314 West Fifteenth Street, Runningwater, Oklahoma 74074 to Mr. Rex Least, 1516 East Sixth Street, Stalewater, Oklahoma 73044. The letter is to be marked Personal.

ASSIGNMENT SHEET #4

2. Letter from Dr. Bill Redding, 2602 North Park Dr., Rapid City, Oklahoma 75035 to Dr. Fern Green, 1423 Boulder Avenue, Department #96, Waterfall, Nebraska 30557. This letter is to be sent Airmail.

WRITTEN COMMUNICATIONS
UNIT II

ASSIGNMENT SHEET #5--MEMORANDUMS

Using the example below, write a memorandum to Mr. Bob Jones, your secretary, and tell him about the new part-time employee, Susan Fox, who will start working under his supervision next week. Use the form below to write your memorandum.

15-024-PB

Votech memorandum

REFERENCE	SUBJECT	
TO	FROM	DATE

WRITTEN COMMUNICATIONS
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

Answers may be similar to the following:

Step 1. Decide your purpose for writing and/or the receiver's purpose for reading.

The Cimarron Textile Mill has not received their order of cotton and will cancel the order unless it can be in their office by the day after tomorrow.

Step 2. Decide what data to state.

Our purchase order No. 005586 was mailed three weeks ago, July 3. It is urgent that we have immediate delivery.

Step 3. Decide what order to follow in stating the data.

Refer to the purchase order number first. Then mention the date the order was mailed and the type of merchandise ordered, specify the date you were promised delivery. Tell them you must cancel the order if they can't ship immediately.

Step 4. Decide how to unify the data into a coherent message.

On July 3, 1977, we mailed you our purchase order No. 005586 for four bales of refined cotton.

Mr. Bob Smith told us we could expect the shipment in one week, but, as of today, we have not received the order.

It is urgent that we get this material immediately. If it is not convenient for you to have the order in our office by the day after tomorrow perhaps we can purchase it from our local supplier.

Your prompt attention to this matter will be appreciated.

Stillwater, Oklahoma 74074

Cimarron Textile Mill

July 29, 1977

Mr. John E. Stevens
Sales Manager
The Cotton-Bale Manufacturing Company
2806 East Corner Place
Athens, GA 71701

Dear Mr. Stevens:

Cotton-Bale is noted for its superior quality cotton as well as its prompt delivery policies. For this reason, we know you can explain why our order No. 005586 has been delayed.

We were to have received this shipment of your bales of refined cotton three weeks ago, but, as of today, it has not arrived.

It is urgent that we have this material in our office no later than the day after tomorrow. If it is not possible for you to make this arrangement, then perhaps we can secure it from a local supplier.

Your prompt attention to this matter will be appreciated.

Very truly yours,

Donna C. Couch

Donna C. Couch

Assignment Sheet #2

1. Comma splice

   We have two rush orders. I'll fill them now.

2. Word omission

   Your order was received today.

3. Loose connection

   Your business should profit from increased efficiency and decreased costs through the many uses of our MT/ST. A try-out is free.

4. Fragment

   Each day we encounter problems which require an immediate solution.

5. Fragment

   The order you called about was shipped yesterday.

6. Comma splice

   I recognized the customer.

7. Loose connection

   Every employee can request the vacation period he/she prefers. It has been our policy for ten years.

8. Fragment

   Help Tom when you can. He is a new employee.

Assignment Sheet #3

1. a. Moreover

   b. By way of contrast

   c. In addition

2. a. Many

   b. Only

   c. Always

3. Cleaning, adjusting, or oiling

Assignment Sheet #4

MR. THEODORE BEST
1314 WEST FIFTEENTH STREET
RUNNINGWATER, OK 74074

PERSONAL

MR. REX LEAST
1516 EAST SIXTH STREET
STALEWATER, OK 73044

DR. BILL REDDING
2602 NORTH PARK DRIVE
RAPID CITY, OK 75035

AIRMAIL

DR. FERN GREEN
1423 BOULDER AVENUE
DEPARTMENT #96
WATERFALL, NB 30557

ASSIGNMENT SHEET #5

15-024-PB

VoTech memorandum

REFERENCE	**SUBJECT**	
	New Parttime Employee	
TO	**FROM**	**DATE**
Mr. Bob Jones	James W. Whitehead, Pres.	September 1, 1977

I have hired Susan Fox to assist you in reorganizing our filing system. Miss Fox is a graduate student over at the college and has planned her schedule so that she can be in the office from 1:00 to 4:00 each afternoon. I am placing Miss Fox under your direct supervision for the duration of her employment with us. If you have any questions, please come by and see me.

(NOTE: Although the content of the memorandum does not have to follow this answer exactly, the form should be the same.)

WRITTEN COMMUNICATIONS
UNIT II

TEST

NAME ________________________________ SCORE ____________________

1. Match terms on the right to the correct definitions. Place the appropriate numbers in the blanks provided.

_____a. All the material between the salutation and the complimentary close; the message

_____b. Month, day of the month, and year

_____c. Written exchange of ideas between individuals, departments, or branches of one organization

_____d. "Good-bye" of the letter

_____e. Opening greeting of the letter

_____f. Name, address, and company of the person to whom the letter is written

_____g. Typed name and title of the person who signs the letter

_____h. Firm's name, address, telephone number, and/or symbol to identify the nature of the firm's business; usually appears at top of stationary

_____i. Used to identify the typist and the one who signs the letter

_____j. Process of presenting business information and data in report form

_____k. Magazine produced by a company to build morale among the employees

_____l. Publications printed by various non-profit organizations to disseminate information about the industry

_____m. Place where written notices and reminders may be seen easily

1. Inside address
2. Formal report
3. Signer's identification line
4. Letterhead
5. Body
6. Salutation
7. Memorandum (memo)
8. Complimentary close
9. Date line
10. Reference notation
11. Trade association journals
12. House magazine
13. Bulletin board

2. List the eight basic parts of a business letter.

a. ______________________ e. ______________________

b. ______________________ f. ______________________

c. ______________________ g. ______________________

d. ______________________ h. ______________________

3. State the amount of space on a page devoted to the letterhead.

____

____

4. Select from the list below true statements about the date line by placing an "X" in the appropriate blanks.

_____a. Should not include such abbreviations as -st, -nd, -d, -rd, or -th after the day of the month, i.e. 1st, 2nd, 3rd

_____b. Should be typed two lines below the salutation

_____c. Should not be written in figures alone

_____d. Should always be blocked at the left margin

_____e. Should be typed two lines below the printed letterhead

5. Select from the list below true statements about the inside address by placing an "X" in front of the true statements.

_____a. May be omitted

_____b. Should be typed or written with at least three blank lines between the date line and the first line of the inside address

_____c. Must include the ZIP code on the last line of the address, following the city and state

_____d. Includes the name and address of the person writing the letter

_____e. Should always be typed or written in at least three lines but may be in four or more lines

_____f. May include the two-letter abbreviation of the state as authorized by the U.S. Post Office Department _____g. Should not contain the abbreviation of names of streets, cities, or counties

_____h. Should always be typed at the right margin

6. Select from the list below true statements about the salutation by placing an "X" in the appropriate blanks.

_____a. Is preceded and followed by one blank line

_____b. Is always blocked at the right margin

_____c. Is always blocked at the left margin

_____d. Is indented five spaces from the left margin

7. Select from the list below true statements about the body of the letter by placing an "X" in the appropriate blanks.

_____a. Should be courteous

_____b. Leave one blank line between paragraphs

_____c. Is always confined to a depth of two inches

_____d. Should be typed two spaces below the letterhead

_____e. Must have accurate information presented in proper form

_____f. Should have a positive tone

_____g. Keep message brief

_____h. Should never use transition words when writing the message of the letter

_____i. May indent paragraphs five spaces

_____j. Say what is meant simply and directly

_____k. Include all information that the receiver needs

_____l. Concentrate on the reader's interest and viewpoint

8. Select from the list below true statements about organizing thoughts and information through a topical outline.

_____a. Decide on your purpose for writing and the receiver's purpose for reading

_____b. Decide how to unify the data into a coherent message

_____c. Decide what data to state

_____d. Do not follow a prepared order in stating the data

9. Match the common errors to avoid when writing sentences on the right to correct descriptions of each. Place the appropriate numbers in the blanks provided.

______a. Excessive use of conjunctions, especially *ands* and *buts*

______b. Words left out that are required to make the message clear

______c. Placing a comma between statements of two complete ideas

______d. Incomplete statement

1. Word omission
2. Sentence fragment
3. Comma splice
4. Loose connections

10. Distinguish between good and poor business statements. Place a "G" in front of each good business statement and a "P" in front of each poor business statement.

______a. This is to acknowledge receipt of your letter

______b. Please advise us of the action you intend to take

______c. Thank you for your check for $81.20

______d. I received your order of February 8, which I duly acknowledge

______e. Enclosed (or attached) is a duplicate bid

______f. As you instructed, we are crediting your account

______g. Thank you for writing me about . . .

______h. I have your letter of October 9

______i. We are in receipt of your check for $81.20

______j. I have received your letter and thank you for the same

11. Match the ways to achieve paragraph and message unity on the right to the correct descriptions of each. Place the correct numbers in the blanks provided.

______a. Words, phrases, and clauses that purposely limit the interpretation of other sentence elements

______b. Words, phrases, sentences, even whole paragraphs that carry the reader from one idea to the next

______c. Form used when ideas are similar in character and importance

1. Modifiers
2. Parallelism
3. Transitions

12. Select from the list below true statements about the complimentary close by placing an "X" in front of the true statements.

_____a. Does not need to correspond to the formality or informality of the salutation

_____b. Should have only the first word capitalized

_____c. Should be typed or written with one blank line between the last line of the body and the closing

_____d. Should correspond to the formality or informality of the salutation

13. Match complimentary closes on the right to the degrees of formality by placing the appropriate numbers in the blanks provided.

_____a. Respectfully yours, yours respectfully, very respectfully yours, yours very respectfully

_____b. Yours very truly, very truly yours

_____c. Sincerely yours, yours sincerely, yours very sincerely, very sincerely yours

_____d. Cordially yours, yours cordially, yours very cordially, very cordially yours

1. Somewhat less formal
2. To show great respect
3. Formal
4. More personal and friendly

14. Name the options used in writing the signer's identification line.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

15. Select from the list below true statements about the reference notation. Place an "X" in the appropriate blanks.

_____a. Is not necessary to repeat signer's initials in the reference line if his/her name is typed in the identification line

_____b. Is typed one blank line below the signer's identification line

_____c. Includes such special reference notations as "confidential" or "personal"

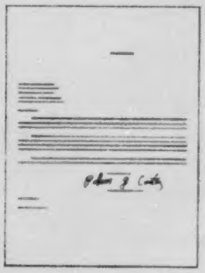
_____d. Is blocked at the left margin

16. Write the two forms for a second page heading.

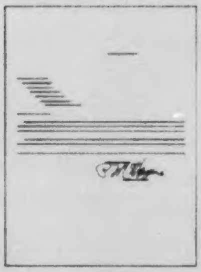
a.

b.

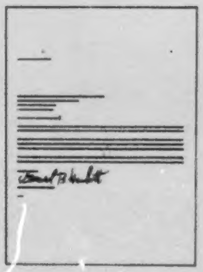
17. Identify the four basic letter styles.



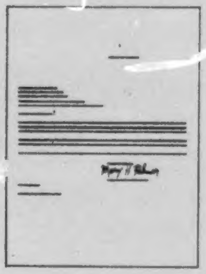
a. ____________________



b. ____________________



c. ____________________



d. ____________________

18. Select from the list below true statements about envelopes by placing an "X" in the appropriate blanks.

______a. Should always include the sender's address in the upper left corner of the envelope

______b. Should not contain symbols or abbreviations unless they are required in specific instances

______c. Should be addressed in double spacing regardless of the number of lines required _____d. Is not necessary for the inside address of the letter and the envelope address to be the same

_____e. Placement of the ZIP Code in the envelope address is optional

_____f. Should display special references of a personal, confidential, or routine nature, a triple space below the return address, and three spaces from the left edge of the envelope

_____g. Should display special service notations below the stamp and at least three line spaces above the address

19. Select from the list below basic characteristics of a memorandum by placing an "X" in the appropriate blanks.

_____a. Should only be initialed when the message is intended for individuals

_____b. Should include a signature when sent to a group

_____c. Should include the address, salutation, and complimentary close

_____d. Should be typed on specially prepared forms

_____e. Should use a two-part heading consisting of To and From

_____f. Should display the date in short form

20. Match the three parts of a formal report on the right to the correct descriptions.

_____a. Those items that establish a clear understanding of the message

_____b. Supplies specific details of the study's introduction, discussion, conclusions, and recommendations

_____c. Those materials that identify the origins of pertinent information and provide exhibits which are too cumbersome for inclusion elsewhere in the report

1. Supplements
2. Preliminaries
3. Body

21. Select from the list below true statements about a formal report by placing an "X" in the appropriate blanks.

_____a. Synopsis is a summary of the purpose and results of the study; should immediately precede the body of the report

_____b. Table of contents shows the chapter or section titles, headings, and subheadings and occupies a page by itself

_____c. Flyleaves are of no serviceable use to the report or the reader _____d. List of tables or figures shows the visual aids that the report contains

_____e. Title page is a summary of the report

_____f. Body includes an introduction, a discussion, a conclusion, as well as some recommendations

_____g. Supplements include the bibliography, appendix, and index

WRITTEN COMMUNICATIONS
UNIT II

ANSWERS TO TEST

1. a. 5
   b. 9
   c. 7
   d. 8
   e. 6
   f. 1
   g. 3
   h. 4
   i. 10
   j. 2
   k. 12
   l. 11
   m. 13

2. a. Letterhead
   b. Date line
   c. Inside address
   d. Salutation
   e. Body
   f. Complimentary close
   g. Signer's identification line
   h. Reference notation

3. Not more than a depth of 6.25 cm (about 2 1/2") from the top of the page

4. a, c, e

5. b, c, e, f, g

6. a, c

7. a, b, e, f, g, i, j, k, l

8. a, b, c

9. a. 4
   b. 1
   c. 3
   d. 2

10. a. P
    b. P
    c. G
    d. P
    e. G
    f. G
    g. G
    h. G
    i. P
    j. P

11. a. 1

b. 3

c. 2

12. b, c, d

13. a. 2 c. 1

b. 3 d. 4

14. a. Typed name of the one who signs the letter

b. Typed name and business title of the signer

c. Business title of the writer

d. Department of the writer

15. a, b, d

16. a. Name Page number Date

b. Name
Page number
Date

17. a. Semiblocked

b. Indented

c. Full-blocked

d. Blocked

18. a, b, f, g

19. a, d, f

20. a. 2

b. 3

c. 1

21. a, b, d, f, g

MANAGING RESOURCES
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to budget money, manage time, develop a savings plan, and interpret a stock market report. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. List fixed and variable expenses that may be included in a budget.
2. Select from a list true statements about guidelines for purchasing food items.
3. Select from a list true statements about saving money on transportation costs.
4. Select from a list true statements about guidelines for clothing purchases.
5. Select from a list guidelines for purchasing furniture and appliances.
6. Select from a list true statements about guidelines for health care.
7. Select from a list true statements about guidelines for saving money.
8. Match terms associated with investments to the correct definitions.
9. Interpret the stock market report from the newspaper.
10. Arrange in order the steps for using time wisely.
11. Determine the value of taxes.
12. Evaluate a letter of complaint.
13. Evaluate advertising.

MANAGING RESOURCES
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

A. Give pretest using objective sheet.

B. Provide objective, information, and assignment sheets.

C. Discuss unit and specific objectives, information sheet, and assignment sheets.

D. Discuss related information, such as the effects of advertising on purchases and the importance of having a will.

E. Invite representatives from the utility companies to serve as guest speakers on the subject of conserving energy and money.

Example: Oklahoma Natural Gas (ONG)

F. Invite a guest speaker, such as the county home extension agent or a local butcher or grocery store manager, to speak on the various grades of food, proper storage of leftovers, and related items.

(NOTE: This might be an opportunity to team teach with the home economics teacher.)

G. Invite a county agent, horticulture expert, or just a good local gardener to discuss the best way to plant a garden and/or can garden products.

(NOTE: Once again, this would be an excellent time to team teach with the agriculture or home economics department. Don't forget to ask about good films and pamphlets on these subjects, too.)

H. Invite a local auto mechanic or auto body teacher to discuss auto maintenance.

I. Invite a clothing department manager or sewer to demonstrate proper fitting of clothes.

J. Assist the school nurse by giving eye tests.

K. Invite a guest speaker to discuss first aid.

L. Have students prepare lists of emergency phone numbers for their home and training station.

(NOTE: Sometimes the telephone company or local businesses provide convenient note pads for this purpose.)

M. Invite a guest speaker to discuss low-cost or free health care in your area.

N. Discuss the time of year when sales traditionally occur for certain items. Use the chart on the back of the next page for a reference and/or handout.

O. Notice that portions of the "Written Communications" unit dealing with writing a letter of complaint could be used well in this unit.

P. Invite an advertising person to speak to the class.

Q. Teach some basic math skills with this unit if necessary.

R. Divide this unit into several smaller units if desirable.

S. Notice that Assignment Sheet #1 is divided into several parts. The teacher-coordinator may choose to use all or part of this assignment.

T. Bring newspapers to class and follow selected stocks for a time period.

U. Give test.

V. Reteach if necessary.

W. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Assignment sheets

1. Assignment Sheet #1--Budgeting
2. Assignment Sheet #2--Interpret the Stock Table
3. Assignment Sheet #3--Report on One Company on the New York Stock Exchange
4. Assignment Sheet #4--Managing Your Time
5. Assignment Sheet #5--Determine Value of Taxes
6. Assignment Sheet #6--Evaluate a Letter of Complaint
7. Assignment Sheet #7--Evaluate Advertising

D. Answers to assignment sheets

E. Test

F. Answers to test

III. Unit references:

A. Allen, Cliff. *Practical Family Life*. Greenfield, Massachusetts: Channing L. Bete Co., Inc., 1977.

B. Oppenheim, Irene. *Consumer Skills.* Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

CALENDAR OF SALES

January For people with money left over after Christmas there are sales of winter clothing and lingerie. This is also a favorite time for sales of linens and housewares.	**April** Just after Easter most stores slash the prices on spring clothes.	**July** After the fourth, summer clothes are cut in price drastically. Air conditioners and sporting goods are usually on sale. July is a traditional time for sales of colognes and perfumes.	**October** This is the end of the fishing season in most areas, and you can find great bargains in equipment. Some stores also have sales to lure early Christmas shoppers.
February Stores want to reduce stock on winter items. Skis, ski clothing, skates, sleds, and long-sleeved shirts for men are usually available at cut prices. Many stores also feature bedding, glassware, and silver. Some luggage makers have their annual sales.	**May** Some stores offer preseason bargains in summer clothes. This is also spring cleaning month. Household supplies may be on sale.	**August** This is clearance time on cars. New models come out soon and dealers want to unload. Also, any summer clothes and sporting goods still left will be at clearance prices.	**November** There are a surprising number of sales on winter clothes. Stores want to cut their inventories and get people in for holiday shopping.
March Preseason sales of spring clothes are held.	**June** Summer clothes may be on sale later this month, particularly in the cities. This is bargain time for new furniture. The semiannual new models come out in July, and stores want to sell the old styles. Frozen foods are usually cheaper because new packs will be ready soon, and it is expensive to refrigerate a big supply of frozen foods in the summer.	**September** Many stores feature promotions on back-to-school clothes and supplies. These are even cheaper at the end of the month.	**December** Before Christmas there aren't many good sales. But the week after you will begin to find great buys. Car sales are usually slow in December, and dealers will often cut prices to make a sale.

MANAGING RESOURCES
UNIT I

INFORMATION SHEET

I. Fixed and variable expenses that may be included in a budget (Assignment Sheet #1)

(NOTE: The term *income* is used here to include all salary and other sources of income after deductions for taxes, social security, insurance, and retirement benefits. In other words, a budget is based on a person's net income or *take-home pay*.)

A. Fixed expenses

1. Rent or mortgage payments

(NOTE: Include property tax and insurance if automatically in house payment. Your rent or house payments plus utilities should not exceed 25% of your income.)

2. Other real estate payments

Examples: Second mortgage, home improvement loan, vacation home, storage rental, pasture for horses, homeowner association fees

3. Income and property taxes not taken directly out of paycheck

Examples: Federal and state taxes, past taxes, property taxes not included in house payments

4. Other taxes

Examples: Gift or estate taxes

5. Installment contract payments

Examples: Payments on cars, boats, camping trailers, furniture, appliances

(NOTE: Caution should be taken not to get more than ten to twenty percent of your income obligated to installment payments and charge accounts.)

6. Personal property lease payments

Example: Lease payments on car and/or furniture

INFORMATION SHEET

7. Insurance not taken directly out of paycheck or not included in house payment

   Examples: Real property (fire, theft, liability), personal property (homeowner's, renter's, auto), life, health

8. Regular payments to others

   Examples: Alimony, child support

9. Regular contributions

   Examples: Church, charities

10. Dues

    Examples: Union, club, professional organizations

11. Savings

    (NOTE: Five to ten percent of your income should be put into savings.)

B. Variable expenses

1. Utilities

   Examples: Gas, electricity, telephone, water, garbage, sewage, cable TV

2. Charge accounts

   Examples: Department stores, oil and gas companies, major credit cards, mail order companies

3. Medical/dental bills not covered by insurance

   Examples: Prescriptions, office calls, eyeglasses

4. Transportation

   (NOTE: Car payments are a fixed expense; however, gas, oil, repairs, car tag, license, and servicing must also be considered when making a budget. Approximately 15% of your budget will be spent related to transportation.)

INFORMATION SHEET

5. Household maintenance/repair

Examples: Gardening, cleaning supplies, appliance and TV repairs, electrical repairs

(NOTE: Don't forget to consider parts and labor on all repairs, maintenance, and improvements.)

6. Child care

Example: Babysitter

7. Food

(NOTE: Don't forget to include all the nonfood items in the supermarket bill. A rule of thumb is that your food bill should not be more than 20% of your income.)

8. Personal maintenance

Examples: Clothing purchases, laundry, barber and beauty salon, grooming and health products

(NOTE: Approximately 10% of your income should be allocated to this area.)

9. Self-improvement/education

Examples: Books, magazines, newspapers, seminars, music lessons, tuition, room and board away from home

10. Recreation/entertainment

Examples: Movies, sports, restaurants, vacations, parties, record albums, photograph development

(NOTE: Recreation and entertainment is very important and should be included in a budget.)

11. Other expenses

Examples: Gifts, traffic tickets, Christmas decorations and presents, stamps

INFORMATION SHEET

II. Guidelines for purchasing food items

(NOTE: Many of the guidelines apply to more than one kind of purchase but each guideline is only listed once under an appropriate category.)

A. Plan your shopping around weekly and seasonal specials

Example: Grocery specials usually appear in Wednesday evening newspapers

(NOTE: Plan your shopping list well. The fewer trips to the grocery store the better. You will be much less tempted by impulse buying that way.)

B. Check unit pricing

Example: Compare the price per ounce or gram

C. Consider buying in larger quantities

Example: If a nonperishable product that you use frequently is on sale, it may pay to stock up on this item

D. Compare the cost and time factors of convenience foods and disposable products to making dishes from "scratch" and purchasing reusable items

(NOTE: Many reusable and returnable items are also better for keeping the environment clean.)

Examples: Disposable diapers and paper towels are more expensive than cloth diapers and towels

TV dinners are relatively more expensive than homemade dinners

Chicken that is cut up by the butcher is more expensive than purchasing a whole chicken and cutting it up yourself

Presweetened foods are more expensive than those you sweeten yourself and are probably not as good for you

Premeasured packets of chocolate mix are more expensive than buying the same ingredients and mixing it yourself

Cigarettes purchased by the pack often cost about twice as much as when purchased by the carton

INFORMATION SHEET

E. Learn what grades of food mean

(NOTE: The only difference in grades may be appearance. The lower grades may be just as nutritious and may cost less.)

F. Compare nationally advertised brands to "house" brands

(NOTE: Many companies have less expensive brands of equal quality under their own name.)

Examples: Safeway's "house" brand is *S brand*

Humpty's "house" brand is *Camelot*

G. Watch for coupons in newspapers, magazines, and in the mail

(NOTE: Use only those coupons you really need.)

H. Learn to preserve leftover food

I. Purchase foods "in season"

Example: Tomatoes are less expensive in the summer

J. Plant a garden

K. Read labels

(NOTE: Ingredients that are in the larger quantities or weights will be listed first.)

Example: Check to see how much cereal you actually get in a box and how much of the ingredients are additives

L. Make your own convenience foods, baby foods, and pet foods

Examples: Place dry ingredients in sealed bags for later use

Make frozen dinners from leftovers

Make baby foods in a blender

M. Buy larger sized eggs only if they are not priced more than $0.07 above the next smaller sized eggs

N. Use tenderizing processes and methods of cooking to take advantage of less expensive cuts of meats

Example: Round steak instead of sirloin

O. Make a shopping list and stick to it to avoid impulse buying

P. Do not shop when hungry

INFORMATION SHEET

III. Guidelines for saving money on transportation costs

A. Use self-service gasoline pumps

(NOTE: If you use self-service, be sure to check your battery and oil frequently. Poor maintenance can be more costly in the long run.)

B. Practice good driving habits

Examples: Avoid sudden starts and stops

Drive at slower speeds

C. Form a carpool

D. Buy a smaller, more economical car

(NOTE: It costs less to operate a car on regular gasoline than on premium gasoline. Thus, the kind of gasoline may be a factor in selecting a car. However, be sure to balance safety factors against economic factors. It may be worth more to have additional safety features.)

E. Walk when possible

F. Lock the car to prevent theft

G. Check the car regularly before minor repairs become major repairs

(NOTE: Have regular tune-ups.)

H. Question the value of added features on a car

Example: Electric windows

IV. Guidelines for clothing purchases

A. Match quality with use

(NOTE: Lower price does not necessarily mean a product is more economical. Cleaning cost and durability must be considered. Spend the most for basic items that will be worn the most. Make sure seams are secure and that fabric patterns match. Check on shrinkage and color fastness.)

B. Try discount and outlet stores for name brands

INFORMATION SHEET

C. Coordinate clothes

Examples: Color, fabrics

(NOTE: Match new purchases with clothes already owned. Stick to a few basic color schemes appropriate for your hair and complexion.)

D. Avoid fads

(NOTE: If an item is carried by several large companies, such as Sears and Wards, it will probably be fashionable for several seasons.)

E. Get a good fit

(NOTE: A good fit obviously helps appearance, but it also increases durability of material.)

F. Care for clothes properly

Examples: Don't use too much detergent which can weaken material

Store cottons unstarched

G. Consider self-service drycleaning for some items

Example: Household items such as draperies

H. Watch for sales; buy out of season

I. Try clothes on before buying them

(NOTE: Sizes vary from manufacturer to manufacturer.)

J. Check on return policies

(NOTE: Many sale items are not returnable.)

V. Guidelines for purchasing furniture and appliances

A. Bring paint, fabric samples, and measurements when shopping

B. Consider multipurpose furniture

Examples: Sofa beds, sit-on storage chests

C. Watch classified ads for bargains on used furniture

Example: People who are moving often sell nice things at low cost

INFORMATION SHEET

D. Consider unfinished furniture you can finish yourself

E. Make your own furniture polish

(NOTE: Furniture polish can be made by blending equal parts of linseed oil, vinegar, and turpentine.)

F. Cover furniture with slipcovers

(NOTE: This is especially true with small children.)

G. Choose less expensive items if you plan to move soon

H. Watch for sales on new furniture

Examples: Many furniture sales are held in June, carpet sales in May, and bedding and mattress sales in February

I. Do not buy small appliances that you will not use at least four times a year

(NOTE: Borrowing and renting may be less expensive.)

J. Save sales slips, labels, and warranties

VI. Guidelines for health care

A. Eat a balanced diet

(NOTE: A balanced diet that avoids excess sweets, white flour products, and animal fats is one of the best "insurance policies" for good health, appearance, and energy. It is also economical because a good diet eliminates the need for vitamin supplements and may even eliminate the need for future medical expenses.)

1. Two or three servings per day from the meat group

Examples: 0.07-0.105 grams (2-3 oz) per serving of lean meat, poultry, or fish

(NOTE: Broiling and baking is more healthy.)

1 egg

250 milliliters (1 cup) of dried beans, peas, or lentils

60 milliliters (4 tablespoons) of peanut butter

INFORMATION SHEET

2. Two to four servings per day from the milk group

   Examples: 250 milliliters (1 cup) skim milk per serving

   375 milliliters (1½ cups) of cottage cheese per serving

   500 milliliters (2 cups) ice cream per serving

   0.08-millimeter (2-inch) cube of cheddar cheese

3. Four servings per day from the fruit/vegetable group

   (NOTE: Include one dark green or yellow vegetable and one citrus fruit.)

   Examples: 125 milliliters (½ cup) of citrus juice per serving

   ½ medium grapefruit or cantaloupe per serving

   1 medium raw fruit per serving

   125 milliliters (½ cup) of fruit or vegetable per serving

4. Three to four servings from the bread/cereal group

   Examples: 1 slice of whole wheat bread per serving

   0.035 grams (1 oz) of cereal per serving

   125-187.5 milliliters (1/2-3/4 cup) of cooked cereal, such as rice, oatmeal, grits, pasta, macaroni, noodles, or spaghetti

   (NOTE: Day-old baked goods are as nourishing and cost less than fresh.)

B. Stay fit by getting adequate rest and exercise

(NOTE: This is your best and least expensive health insurance.)

C. Have regular physical, dental, and eye checkups

Examples: Yearly physical

Yearly or six-month dental checkups

Eyes checked every 18 months

INFORMATION SHEET

D. Keep poisons, flammables, and medicine away from children's reach

Example: Do not put dishwashing soap under the sink where small children may get to it and swallow it

E. Learn basic first aid

F. Keep emergency phone numbers near the telephone

Examples: Doctor, hospital, ambulance, police, fire department, ambulance service

G. Avoid fad health aides

Examples: Mail order gadgets, fad diets, cure-all products which are expensive and seldom work

H. Learn about low-cost or free health care

Examples: County health clinic, Indian hospitals for those who qualify, veteran's hospitals

I. Buy medicines by generic name rather than by brand name

(NOTE: Generic names are descriptive of the content rather than of the company that produces the medicine.)

J. Keep records of medical expenses for tax deduction purposes

(NOTE: Pay health bills by check for tax and insurance claims.)

K. Become a regular blood donor

(NOTE: When you or a family member need blood, it must be replaced unless you have been a regular donor. There is no need to add this additional responsibility in time of stress.)

VII. Guidelines for saving money

A. Have an emergency fund of two to three months' income

(NOTE: You will need to plan for unexpected emergencies, such as strikes, layoffs from bad weather, or fire damage. Remember, you will also need to save for large expenses like a down payment on a car or house and taxes.)

B. Plan to save a fixed amount each month

(NOTE: Don't rely on just what is left over. Many companies have a savings plan to help employees save.)

INFORMATION SHEET

C. Place unexpected money in a savings account

Examples: Gifts, tax refunds

(NOTE: You won't miss it since you weren't expecting it in the first place.)

D. Read consumer articles before buying

Example: *Consumer Reports*

E. Pay cash when possible

F. Carry little money with you to resist impulse purchases

G. Include the whole family in financial planning

(NOTE: Agree to discuss all purchases over a certain amount before the transaction is made.)

H. "Sleep on it" before making large purchases

(NOTE: Things often look different after a period of time.)

VIII. Terms and definitions associated with investments

A. Securities--Evidence of debt on property, such as a bond or stock certificate

(NOTE: This term is often used as a general term for all stocks and bonds.)

B. Common stock--Investing money in a company and receiving dividends for use of that money

(NOTE: Both common and preferred stock are considered ownership in a company.)

C. Preferred stock--Stock with a set dividend rate which is paid before common stockholders receive anything

(NOTE: If a company is dissolved, preferred stockowners get first claim on what is left after the company's debts are paid.)

D. Bond--Certificate of indebtedness issued by a corporation or the government which agrees to pay back the money loaned by investor on a certain date with a set interest rate

(NOTE: Generally, a bond provides a smaller but surer return on investment. The investor does not actually own a part of the company as do common and preferred stockholders. Consequently, owners of bonds do not get to vote for the company's board of directors. However, in case a company goes broke, bonds are paid off before all stocks because they are company debts.)

INFORMATION SHEET

E. Investor--Person who gives money to a company or person with the idea of receiving interest for the use of her/his money

F. Broker--Member of an organized exchange who acts as an agent in buying and selling securities for his/her customers

G. Dividends--Money that is paid to stockholders or depositors from profits

H. Stock split--Process by which the number of outstanding shares of a company's stock is increased, but the dollar amount of the capital remains the same

Example: If stocks in "X" company sold at $10 prior to the two-for-one stock split, they would sell at $5 after the split. The owner of the stocks, however, would receive an extra share for each stock she/he owned. Two shares of stock would be the same as one share of stock at $10

I. Yield--Return on investment

J. Bear market--Time when the average price of all stocks drops because of widespread selling of stocks

(NOTE: To be "bearish" means to be pessimistic about the market outlook.)

K. Bull market--Time when the average price of all stocks rises because of widespread buying of stocks

(NOTE: To be "bullish" means to be optimistic about the market outlook.)

L. New York Stock Exchange (NYSE)--Open auction market where buyers compete with other buyers to purchase securities at the lowest possible price, and sellers compete with other sellers to sell at the highest possible price

(NOTE: The New York Stock Exchange is the largest stock exchange in the nation. The second largest exchange is the American Stock Exchange.)

M. "Over-the-counter" stocks--Method of buying securities over the telephone instead of meeting in one place and bargaining

N. Mutual fund--Group of people who pool their money, invest in a variety of stocks, and share the dividends

O. Dow Jones averages--Average price of selected well-known (blue chip) stocks which is announced to brokers several times a day

INFORMATION SHEET

P. Standard and Poor's--Largest securities research organization in the country

IX. Interpretation of the stock market report in the newspaper (Assignment Sheets #2 and #3)

(NOTE: On the unit test you will be expected to interpret a stock table without the aid of the information sheet or descriptive headings.)

A. Column 1--Company name

B. Column 2--Sales for the day stated on 100's

Example: 29 means 2900 shares of stock were bought and sold during that day

C. Column 3--Opening price that day

D. Column 4--Highest price that day

E. Column 5--Lowest bid for the day

F. Column 6--Last selling price for the day

G. Column 7--Net change from the close the previous day

(NOTE: Some newspapers will show additional information, such as the highest and lowest price the preceding year or current year to date and the preferred stock dividend. The newspaper stock market report will include the information in the box in the example below but the headings will probably be abbreviated.)

Example:

1979		1	2	3	4	5	6	7
*High 80	Low 69	Stock & Dividends	Sales in 100's	Open	High	Low	Close	Net Changes
		Teledyne pf6	9	76 1/2	76 1/2	75 3/4	75 3/4	-1/4

Column 1: Teledyne company's stock--Preferred stock, paying $6.00 per share annually

Column 2: Sales for the day stated in 100's--900 sales this day

Column 3: Market opened at $76.50 per share

Column 4: High for day--$76.50

Column 5: Low bid for day--$75.75

---

*Large newspapers across the country carry this symbol--Represents the stock's highest and lowest prices for current year

INFORMATION SHEET

Column 6: Market closed at $75.75 per share

Column 7: Net change from close of stock previous day to close of stock for present day down $0.25

(NOTE: This is not necessarily the same as the difference between the open and close of stocks for one day.)

X. Steps for using time wisely (Assignment Sheet #4)

A. List things to be done during the day

B. Arrange the list in order of priorities with the most important thing listed first

C. Do the tasks in the order on the list

D. Do not be discouraged if not all items are finished during the day

(NOTE: At least the most important items were finished, which is better than you might have done without any planning.)

MANAGING RESOURCES
UNIT I

ASSIGNMENT SHEET #1--BUDGETING

PART A

Analyze the following budget and answer the questions which follow.

Jay Getty has a net income of $800 per month and estimates the following monthly expenses:

Net income = $800

Rent	$200
Utilities (including a $40 telephone bill)	$110
Food	$100
Personal maintenance	$20
Entertainment	$10
Savings	$80
Contributions	$80
Dues	$20
Insurance	$20
Installment payments	$100
Charge accounts	$60
Transportation	$100
Household maintenance	$20
Self-improvement/education (tuition on night class)	$70
	$990

$990 Estimated expenses
-800 Net income
⟨$190⟩

ASSIGNMENT SHEET #1

1. Is Jay within recommended guidelines in the following areas?

   (NOTE: Refer to the information sheet if necessary.)

   a. Installment payments and charge accounts ______________________

   b. Food ______________________

   c. Savings ______________________

   d. Contributions ______________________

   e. Transportation ______________________

   f. Rent and utilities ______________________

2. a. Is the money spent on self-improvement/education a good investment that may mean additional future income?

   ____

   ____

   b. Is it sometimes necessary to put off some "wants" until you can afford them? How could Jay balance his budget?

   ____

   ____

   ____

   ____

   ____

   ____

PART B

Using the information sheet, make budgets for yourself now, immediately after graduation, and in the future. Estimate income and expenses. Survey apartment complexes and real estate agents for estimates on housing costs. Check the newspaper ads and talk to parents, your teacher-coordinator, and/or other adults for estimates on food, utilities, insurance, transportation, prescriptions, and household maintenance. Would it be necessary to have a roommate to share expenses? What furniture, appliances, and other items could your roommate contribute to the living arrangement? Will your parents give you any furniture and appliances? Try to make this budget as realistic as possible. This can be a valuable experience. Use the charts on the following page to record your estimates. Be realistic!

ASSIGNMENT SHEET #1

PRESENT BUDGET

	Monthly	Yearly
Fixed Expenses		
Rent or mortgage	$______	$______
Other real estate payments	______	______
Income taxes	______	______
Property taxes	______	______
Other taxes	______	______
Installment contract payments	______	______
Personal property lease payments	______	______
Insurance	______	______
Regular payments to others	______	______
Regular contributions	______	______
Dues	______	______
Savings	______	______
Total Fixed Expenses	$______	$______
Variable Expenses		
Utilities	$______	$______
Charge accounts	______	______
Medical/dental	______	______
Household maintenance/repair	______	______
Child care	______	______
Food	______	______
Personal maintenance	______	______
Self-improvement/education	______	______
Recreation/entertainment	______	______
Total Variable Expenses	$______	$______
TOTAL EXPENSES (FIXED AND VARIABLE)	$______	$______

ASSIGNMENT SHEET #1

BUDGET AFTER GRADUATION

	Monthly	Yearly
Fixed Expenses		
Rent or mortgage	$	$
Other real estate payments		
Income taxes		
Property taxes		
Other taxes		
Installment contract payments		
Personal property lease payments		
Insurance		
Regular payments to others		
Regular contributions		
Dues		
Savings		
Total Fixed Expenses	$	$
Variable Expenses		
Utilities	$	$
Charge accounts		
Medical/dental		
Household maintenance/repair		
Child care		
Food		
Personal maintenance		
Self-improvement/education		
Recreation/entertainment		
Total Variable Expenses	$	$
TOTAL EXPENSES (FIXED AND VARIABLE)	$	$

ASSIGNMENT SHEET #1

BUDGET FOR FUTURE

(in approximately ten years)

Estimated Income ____

(NOTE: Did you deduct at least 15% for taxes and social security?)

	Monthly	Yearly
Fixed Expenses		
Rent or mortgage	$______	$______
Other real estate payments	______	______
Income taxes	______	______
Property taxes	______	______
Other taxes	______	______
Installment contract payments	______	______
Personal property lease payments	______	______
Insurance	______	______
Regular payments to others	______	______
Regular contributions	______	______
Dues	______	______
Savings	______	______
Total Fixed Expenses	$______	$______
Variable Expenses		
Utilities	$______	$______
Charge accounts	______	______
Medical/dental	______	______
Household maintenance/repair	______	______
Child care	______	______
Food	______	______

ASSIGNMENT SHEET #1

	Monthly	Yearly
Personal maintenance	________	________
Self-improvement/education	________	________
Recreation/entertainment	________	________
Total Variable Expenses	$______	$______
TOTAL EXPENSES (FIXED AND VARIABLE)	$______	$______

ASSIGNMENT SHEET #1

1. What is the difference in income and total expenses?

   ____

2. What adjustments, if any, will you need to make?

   ____

   ____

3. How much of your total expenses do your parents or guardians supply now?

   ____

4. How much do you estimate you buy on an impulse?

   ____

(NOTE: Just think. If a person spends $.59 to $1.65 a day on small items, such as cokes and candy, that adds up to $30 to $50 per month. If a family of four people did that, it would cost $600 per month for junk.)

ASSIGNMENT SHEET #1

PART C

This is another way to look at budgeting. How much money do you spend on needs? These are probably your *fixed expenses*. How much do you spend on wants? These are your *flexible expenses*. Use this page to keep a written record of how you spend your money for a two-week period. Have the teacher-coordinator check this daily. Consider how much is spent on you by dates and parents. These expenses will be yours when you are on your own or married.

	First Week Date________ The amount of money I have at the beginning of this week is ________	Second Week Date________ The amount of money I have at the beginning of this week is ________	Third Week Date________ The amount of money I have at the beginning of this week is ________
Fixed Expenses	Money Spent	Money Spent	Money Spent
School Lunches Transportation School Supplies Personal Expenses (cosmetics, haircuts) Pet food Other________ ________ ________			
Flexible Expenses	Money Spent	Money Spent	Money Spent
Movies Hobbies Snacks Records Books and Magazines Gifts Dates Other________ ________ ________			
Total of Money Left at End of Week			

ASSIGNMENT SHEET #1

1. By keeping this record, you will be able to see where your money is going. If you have extra money left at the end of the week, what will you do with it?

   ____

   ____

2. If you do not have enough money to cover your needs, what will you do?

   ____

   ____

3. At the end of three weeks think about the way you spend your money. Decide on any changes you want to make and then MAKE THEM. Now you are ready to design your SPENDING PLAN.

PART D

Being a consumer is very much like managing a business. Businesses are managed with a budget--a spending plan. How well you run your business of being a consumer will determine whether you bankrupt yourself, make money, or something in between. Completing the following form will help you make a spending plan.

Step 1: Write down where your money comes from.

	Yearly
Money from Parents (allowance/expenses)	$________
Earnings during School Year	________
Summer Earnings	________
Money Gifts (birthdays, holidays)	________
Other	+________
Total Yearly Income	________
Average Weekly Income (Total Yearly Income divided by 52)	________

ASSIGNMENT SHEET #1

Step 2: Find out how much you are likely to spend on fixed and flexible expenses for the year and fill in the chart below. Use a piece of scratch paper for your figuring. Don't underestimate your expenses. Be realistic! Are you allowing enough for transportation and entertainment?

1. If it is a regular weekly item, multiply by 52.

   Example: Religious contribution

2. For less frequent expenses, multiply the amount you spend each time by the number of times during the year.

   Example: Hair cuts

My Fixed Expenses		My Flexible Expenses	Yearly
Transportation	$________	Entertainment	$________
Lunches	________	Refreshments	________
School Supplies	________	Hobbies	________
Personal Care Items	________	Books, Magazines, Records	________
Other	+________	Other	+________
Total Fixed Expenses	________	Total Flexible Expenses	________
		Total Fixed Expenses	+________
		Total Yearly Expenses	________
		Average Weekly Expenses (Total Yearly Expenses divided by 52)	________

Step 3: My average weekly income (Step 1) ________

Minus my average weekly expenses (Step 2) ________

Leaves my balance for weekly savings $________

ASSIGNMENT SHEET #1

PART E

A family spending plan is similar to your personal spending plan in that a family spending plan is determined according to their values and goals. Clothing may be very important to the Perry family, while the Kloer family may spend more for transportation because they like big cars. No one can say exactly what percentage of a budget should be spent for a category such as food, clothing, or transportation. However, we are all curious to know how our income and spending compares to other people's. In this lesson, we will look at various incomes and spending plans and figure out some percentages of spending for an "average" family.

Yearly Budget*

		Percentage of Budget
Food	$3,548	24.8%
Housing	$3,236	22.6%
Transportation	$1,171	8.2%
Clothing, personal care	$1,395	9.8%
Medical care	$ 742	5.2%
Other consumption	$ 786	5.5%
Personal income tax	$2,010	14.0%
All other (Social security, gifts and contributions, life insurance, occupational expenses)	$1,442	10.0%
TOTAL	$14,330	100.1%

1. What percent of its income does the family spend on housing?

   ____

   That percentage means that the family spends ________¢ out of every dollar on housing.

2. What is the biggest expense that the family has? ______________________

3. If people in the family could walk to work, what expense might they be able to lower?

   ____

---

*Yearly budget for urban family of four enjoying what the U. S. Department of Labor considers an "intermediate level" of living

ASSIGNMENT SHEET #1

4. Now let's look at another family. Their weekly take-home pay is $100. If they use the same percentages you've just read, how much money should they budget for each item on the list below? To find out, change each percentage to a decimal (23% becomes 0.23) and multiply it by the take-home pay. Fill in the amount next to each budget item.

Housing 23% ____________________ Clothing 10% ____________________

Medical 5% ____________________ Transportation 8% ________________

Food 25% ____________________ Other 29% ____________________

Add up your answers. Does the total equal the take-home pay?

MANAGING RESOURCES
UNIT I

ASSIGNMENT SHEET #2--INTERPRET THE STOCK TABLE

Below is a listing from the New York Stock Exchange. Interpret the first table using the information sheet. Interpret the second and third listings without the aid of the information sheet. Then do this with real stock listings in a newspaper. Notice that a newspaper like the *Wall Street Journal* will carry all the information discussed but some other newspapers will not provide all this information.

(NOTE: On the unit test you will be expected to interpret a stock table without the aid of the information sheet or descriptive headings.)

1.

	a	b	c	d	e	f	g
Block HR.	24	62	30	31 1/4	30 1/8	30 3/4	+1 1/4

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

g. ______________________________

2.

	a	b	c	d	e	f	g
Gen. Motors	pf5	4	76	77	76 1/2	77	+1

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

g. ______________________________

ASSIGNMENT SHEET #2

		a	b	c	d	e	f	g
3.	Schlitz Br.	1.60	24	95	97 3/4	95 1/2	97 3/4	+2 1/4

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

g. ______________________________

MANAGING RESOURCES
UNIT I

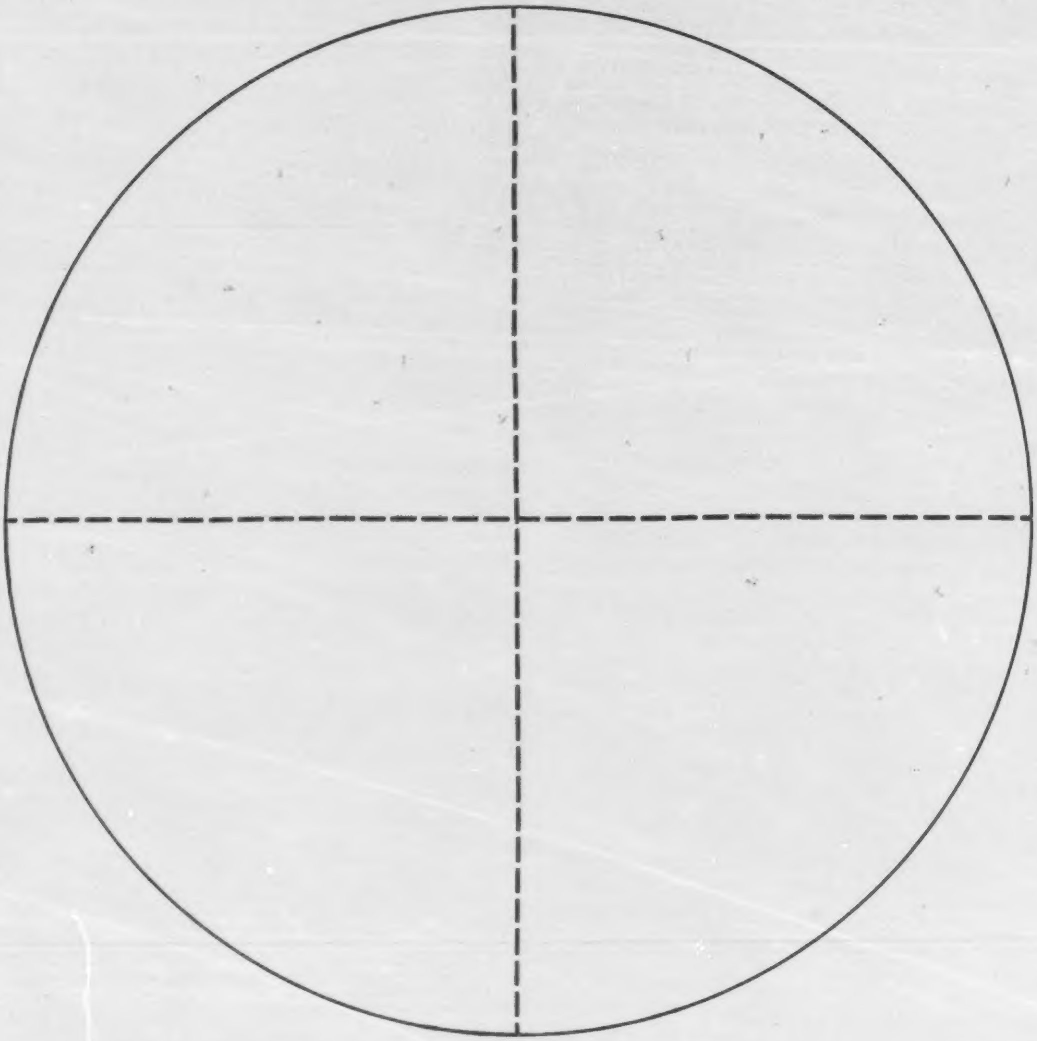
ASSIGNMENT SHEET #3--REPORT ON ONE COMPANY ON THE NEW YORK STOCK EXCHANGE

1. Select one company of your choice listed on the New York Stock Exchange. Report on the following items. Use the back of this sheet to write your report.
   a. Business of the company
   b. Quality of merchandise
   c. Past earnings
   d. Growth potential
   e. Yield
2. Watch the above company for one month and chart its progress daily and weekly on graph paper.

MANAGING RESOURCES
UNIT I

ASSIGNMENT SHEET #4--MANAGING YOUR TIME

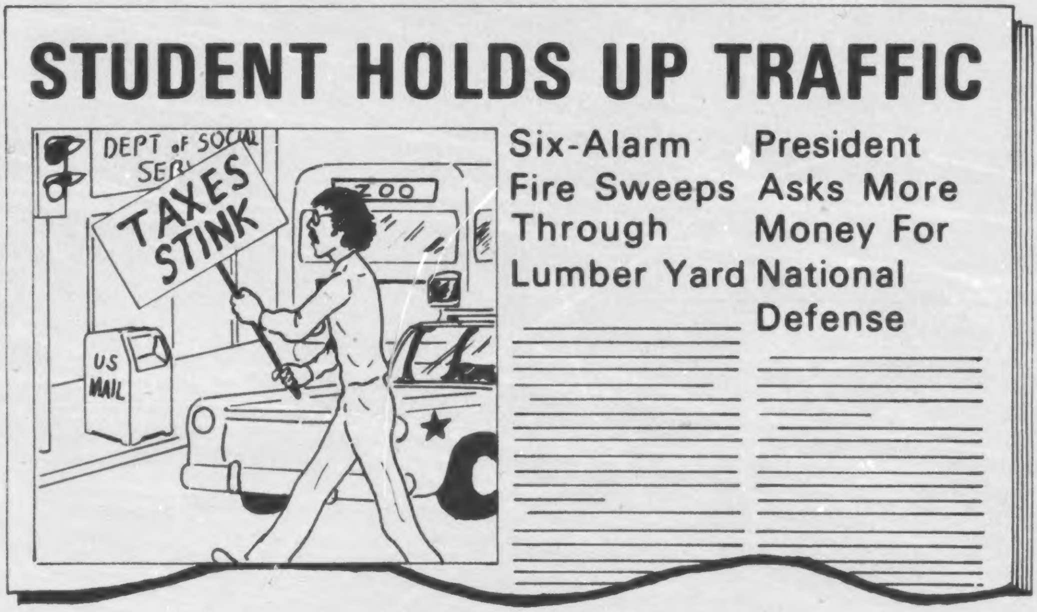
Estimate the time spent on various activities during a typical day: sleep, grooming, school, work, homework, eating, watching TV, riding around, visiting with friends, talking on the telephone. The estimate of the number of hours need not be exact but should add up to 24 hours. After you have completed the time circle, ask yourself if you can better use your time and how.



MANAGING RESOURCES
UNIT I

ASSIGNMENT SHEET #5--DETERMINE VALUE OF TAXES

Taxes are the government's chief source of income. If the government provides more services, then additional income is needed. Generally, this means raising taxes. Directly or indirectly, we each benefit from government-supported services. Using the newspaper clipping below, list the tax-supported services depicted.



STUDENT HOLDS UP TRAFFIC

Six-Alarm Fire Sweeps Through Lumber Yard

President Asks More Money For National Defense

1. Using the news clipping list the tax-supported services.

2. Can you list additional tax-supported services?

MANAGING RESOURCES
UNIT I

ASSIGNMENT SHEET #6--EVALUATE A LETTER OF COMPLAINT

Perhaps you've had trouble with something you've bought. Can you write a good letter explaining what you think should be done? Assume that you've written the letter of complaint printed below. Read the letter and answer the questions on the next page.

____
(Your street address)

____
(Your city, state and zip code)

____
(Today's date)

Robert Gauntlett
Customer Service Manager
Jeans and Shirts, Incorporated
631 Fifth Avenue
Iowa City, Iowa 52240

Dear Mr. Gauntlett:

On June 17, 19___, I paid $7.95 for a patchwork shirt made by Jeans and Shirts, Incorporated. I bought it at Jean Scene, which is located at 2525 West 39th in __________ (your city and state). A copy of the sales slip is enclosed. Although I followed the washing instructions on the label, the first time the shirt was washed, it was completely ruined. The colors ran together and most of the seams came apart.

Bill Johnson, the manager of Jean Scene, refused to return my money when I brought the shirt back on June 23, 19___. I feel that Jeans and Shirts, Incorporated should refund the purchase price to me.

Sincerely,

____
(Your name)

ASSIGNMENT SHEET #6

1. Why should you be sure to include your own address and the date when you write a business letter?

   ____

2. What are the advantages of finding the name of one of the company's executives and addressing your letter to him or her?

   ____

3. Where might you be able to get a company's address? ______________

   ____

4. What does this letter say that the company should do? ______________

   ____

5. Why would it be a good idea to keep a copy of your letter for yourself?

   ____

6. Would you send your original warranty and sales slip with a letter of complaint?

   ____

   Why or why not? ______________________________

   ____

MANAGING RESOURCES
UNIT I

ASSIGNMENT SHEET #7--EVALUATE ADVERTISING

PART A

Advertising is important. It educates the public about new goods and services. It makes mass marketing possible and, thus, may actually lower costs. For example, many appliances are cheaper after a few years of mass marketing.

However, many commercials tell consumers that they have a "problem," which can be solved only by the use of their product. For example, if your problem is that your dishes are dirty even after you wash them, then what you need is Brand X detergent. "Not only will your dishes be clean, but you will have lots of friends and romances."

Choose an advertisement from TV or from a newspaper and answer the questions below.

1. What is the product being advertised? ______________________

   Briefly describe the commercial. ______________________

   ____

2. What is the problem that the commercial says you have? ____________

   ____

3. How will the product help solve the problem? ______________

   ____

4. Does the commercial say, or suggest, that in addition to solving your problem, you will derive benefits from using the product?

   ____

   If so, what are they? ______________________

   ____

5. Watch TV for an hour, keeping track of the commercials.

   How many ads were there in the hour? ______________

   How many minutes in the hour did they take? ______________

   Were there any commercials for products that are harmful to people?

   ____

   If so, what were they? ______________________

ASSIGNMENT SHEET #7

6. In class, work with a group of other students and compare your answers to question 5. Find the average number of commercials per hour and the average number of minutes used.

   Average Number of Commercials Per Hour ______________________________

   Average Number of Minutes Used ______________________________________

PART B

1. When the advertising team put together their TV commercial, they made it emotionally appealing partly by choosing ingredients that would be attractive to our eyes and ears. Choose an especially effective TV commercial and decide what the admaker did to make the advertisement attractive.

   ____

   ____

2. All admakers must consider these same areas, but obviously the ingredients that work for a magazine ad can't be used as well in a radio ad and vice versa. Which ingredients does a magazine ad rely on? ____________________

   A radio ad? ____

3. Find a magazine ad that you consider especially effective. Describe the ingredients that make it appealing:

   ____

   ____

   ____

   ____

4. Now rework the ad so you can present it in front of the class as a 30-second radio commercial. (You may want to use music or sound effects for your presentation.) Remember, the ideas communicated through color and pictures must now be conveyed through sound.

   Write what you will say here: ______________________________________

   ____

   ____

   ____

   ____

ASSIGNMENT SHEET #7

Time your commercial. If you're paying for the radio time, you'll want to use all of your time, but you can't go beyond your time limit.

PART C

Advertisers haven't forgotten that many consumers are children, and they aim millions of dollars worth of advertising toward this audience. Since a lot of little children can't read, most advertising aimed toward them appears as television commercials on Saturday and Sunday mornings and after school. Using this sheet to keep a record, watch TV for an hour or so during one of these times.

Read this questionnaire before you start.

1. How many ads did you see in an hour? ______________________
2. How many minutes were taken by commercials? ______________________
3. List the products that were advertised. ______________________

   ____

   ____

4. What kinds of products were advertised most frequently? __________

   ____

   ____

5. What appeals were used most frequently? ______________________

   ____

   ____

6. Describe one commercial in detail, including in your description the product advertised and the appeals used in the ad. Also describe how the ad looked and sounded. Do you think it was a successful ad?

   Why? ____

   ____

   ____

   ____

   ____

   ____

ASSIGNMENT SHEET #7

PART D

Using advertising constructively is a consumer challenge. Advertising is all around us--on billboards and signs; in newspapers, magazines, and circulars; and on radio and television. Through advertising, information is relayed from manufacturers to consumers. On the other hand, advertisements tempt us to buy in many ways. Some appeal to emotions--the need for love or acceptance by others. Often people plan their shopping with the help of advertisements.

Advertisements should be studied from two points of view--for information about the product and for deceptive or misleading statements. Answer the questions below to analyze an advertisement of your choice. Attach or describe the advertisement to the back of this sheet.

(NOTE: Everyone is affected by advertising whether he/she admits it or not.)

1. Do you need the item advertised? ______________________
2. What does the product contain and how is it made? ______________

   ____
3. Is the product beneficial? ______________________
4. How economical is the product? ______________________
5. How long will the product last? ______________________
6. How does its price compare with the prices of similar products?

   ____

   ____
7. Does the item carry any seals identifying its quality or any evidence of authoritative scientific tests? If so, what are they?

   ____

   ____
8. What proof is used to back up the statements? ______________
9. Are there any service or maintenance problems? ______________
10. Are any of the advertising statements evasive or misleading? If so, what are they? ______________________________________

    ____

ASSIGNMENT SHEET #7

11. Does the advertisement appeal to your intelligence or your emotions?

____

12. Does the advertisement make you feel confident that, if you buy, you will be a satisfied customer? If so, how does the advertisement accomplish this?

____

____

____

MANAGING RESOURCES
UNIT I

ANSWERS TO ASSIGNMENT SHEET #2

1. a. Company's stock--H & R Block, paying $24.00 per share annually

   (NOTE: This is common stock.)

   b. Sales for day stated in hundreds--6,200 shares sold this day

   c. Market opened at $30.00

   d. High for day--31 1/4 dollars

   e. Low for day--30 1/8 dollars

   f. Market closed at 30 3/4 dollars

   g. Net change from close of stock previous day to close of stock today--Up 1 1/4 dollars

2. a. Company's stock--General Motors preferred stock, paying $5.00 per share

   b. Sales for day stated in hundreds--400 shares this day

   c. Market opened at 76 dollars

   d. High for the day was 77 dollars

   e. Low for the day was 76 1/2 dollars

   f. Market closed at 77 dollars

   g. Net change from close of stock previous day to close of stock today--Up 1 dollar

3. a. Schlitz Brewing Company, paying $1.60 per share annually

   (NOTE: This is common stock.)

   b. Sales for day stated in hundreds--2,400 sales this day

   c. Market opened at 95 dollars

   d. High for the day was 97 3/4 dollars

   e. Low for the day was 95 1/2 dollars

   f. Market closed at 97 3/4 dollars

   g. Net change from close of stock previous day to close of stock today--Up 2 1/4 dollars

MANAGING RESOURCES
UNIT I

TEST

NAME ______________________________ SCORE ______________

1. List three fixed expenses and three variable expenses that may be included in a budget.

   a. Fixed expenses

      1) ______________________________

      2) ______________________________

      3) ______________________________

   b. Variable expenses

      1) ______________________________

      2) ______________________________

      3) ______________________________

2. Select from the following list true statements about guidelines for purchasing food items. Place an "X" in the appropriate blanks.

_____a. Plan your shopping around weekly and seasonal specials

_____b. Check unit pricing

_____c. Buy perishable products in large quantities

_____d. Compare the cost and time factors of convenience foods and disposable products to making dishes from "scratch" and purchasing reusable items

_____e. Learn what grades of food mean

_____f. Purchase nationally advertised brands for cheaper prices

_____g. Watch for coupons in newspapers, magazines, and in the mail

_____h. Learn to preserve leftover food

_____i. Purchase foods "in season"

_____j. Plant a garden

_____k. Read labels

______l. Purchase prepared convenience foods, baby foods, and pet foods to save money

______m. Buy larger sized eggs only if they are not priced more than $.20 above the next smaller sized eggs

______n. Use tenderizing processes and methods of cooking to take advantage of less expensive cuts of meats

______o. Make a shopping list and stick to it to avoid impulse buying

______p. Shop when you are hungry

3. Select from the following list true statements about saving money on transportation costs. Place an "X" in the appropriate blanks.

______a. Use full-service gasoline pumps

______b. Practice good driving habits

______c. Drive by yourself whenever possible

______d. Buy a smaller, more economical car

______e. Walk when possible

______f. Lock the car to prevent theft

______g. Check the car regularly before minor repairs become major repairs

______h. Question the value of added features on a car

4. Select from the following list true statements about guidelines for clothing purchases. Place an "X" in the appropriate blanks.

______a. Always select the highest priced merchandise

______b. Spend the most on special items, like shoes worn only for parties

______c. Avoid discount and outlet stores for name brands

______d. Coordinate clothes

______e. Select clothes in every color to be dressed properly for any occassion

______f. Avoid fads

______g. Get a good fit

______h. Care for clothes properly

______i. Consider self-service drycleaning for some items

______j. Try clothes on before buying them

______k. Check on return policies

5. Select from the following list guidelines for purchasing furniture and appliances. Place an "X" in the appropriate blanks.

_____a. Bring paint, fabric samples, and measurements when shopping

_____b. Consider single purpose furniture

_____c. Watch classified ads for bargains on used furniture

_____d. Consider unfinished furniture you can finish yourself

_____e. Make your own furniture polish

_____f. Cover furniture with slipcovers

_____g. Choose more expensive items if you plan to move soon

_____h. Watch for sales on new furniture

_____i. Do not buy small appliances that you will not use at least four times a year

_____j. Save sales slips, labels, and warranties

6. Select from the following list true statements about guidelines for health care. Place an "X" in the appropriate blanks.

_____a. Eat a balanced diet by including two or three servings per day from the meat group

_____b. Drink less milk after reaching the teen years

_____c. Eat a balanced diet by including four servings per day from the fruit/vegetable group

_____d. Eat a balanced diet by including eight to ten servings from the bread/cereal group

_____e. Stay fit by getting adequate rest and exercise

_____f. Have regular physical, dental, and eye checkups

_____g. Keep poisons, flammables, and medicine away from children's reach

_____h. Learn basic first aid

_____i. Keep emergency phone numbers near the telephone

_____j. Use fad health aides

_____k. Learn about low-cost or free health care

_____l. Buy medicines by brand names rather than by generic names ______m. Keep records of medical expenses for tax deduction purposes

______n. Become a regular blood donor

7. Select from the following list true statements about guidelines for saving money.

______a. Have an emergency fund of one to two week's income

______b. Plan to save whatever is left at the end of the month

______c. Place unexpected money in a savings account

______d. Read consumer articles before buying

______e. Charge when possible

______f. Carry little money with you to resist impulse purchases

______g. Include the whole family in financial planning

______h. "Sleep on it" before making large purchases

8. Match the terms on the right to the definitions on the left by placing the appropriate numbers in the blanks provided.

______a. Certificate of indebtedness issued by a corporation or the government which agrees to pay back the money loaned by the investor on a certain date with a set interest rate

______b. Evidence of debt on property, such as a bond or stock certificate

______c. Investing money in a company and receiving dividends for use of that money

______d. Stock with a set dividend rate which is paid before common stockholders receive anything

______e. Largest securities research organization in the country

______f. Time when the average price of all stocks drops because of widespread selling of stocks

1. Securities
2. Preferred stock
3. Bear market
4. Common stock
5. Bond
6. Standard and Poor's

_____g. Time when the average price of all stocks rises because of widespread buying of stocks

_____h. Average price of selected well-known (blue chip) stocks which is announced to brokers several times a day

_____i. Open auction market where buyers compete with other buyers to purchase securities at the lowest possible price, and sellers compete with other sellers to sell at the highest possible price

_____j. Method of buying securities over the telephone instead of meeting in one place and bargaining

_____k. Return on investment

_____l. Person who gives money to a company or person with the idea of receiving interest for the use of her/his money

_____m. Process by which the number of outstanding shares of a company's stock is increased, but the dollar amount of the capital remains the same

_____n. Member of an organized exchange who acts as an agent in buying and selling securities for his/her customers

_____o. Money that is paid to stockholders or depositors from profits

_____p. Group of people who pool their money, invest in a variety of stocks, and share the dividends

7. Dividends
8. Stock split
9. Yield
10. Broker
11. Bull market
12. New York Stock Exchange (NYSE)
13. "Over-the-counter" stocks
14. Mutual fund
15. Dow Jones average
16. Investor

9. Interpret the following stock market report from the newspaper.

a.	b.	c.	d.	e.	f.	g.	h.
Xerox	.80	185	119 1/2	115 1/4	144 1/2	155 1/4	-4

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

g. ______________________________

h. ______________________________

10. Arrange in order the steps for using time wisely. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Arrange the list in order of priorities with the most important thing listed first

_____b. Do not be discouraged if not all items are finished during the day

_____c. Do the tasks in the order on the list

_____d. List things to be done during the day

11. Determine the value of taxes

12. Evaluate a letter of complaint.

13. Evaluate advertising.

(NOTE: If activities 11-13 have not been accomplished prior to the test, ask your teacher-coordinator when they should be completed.)

MANAGING RESOURCES
UNIT I

ANSWERS TO TEST

1. Any three of the following under each category:

   a. Fixed expenses

      1) Rent or mortgage payments
      2) Other real estate payments
      3) Income and property taxes not taken directly out of paycheck
      4) Other taxes
      5) Installment contract payments
      6) Personal property lease payments
      7) Insurance not taken directly out of paycheck or not included in house payment
      8) Regular payments to others
      9) Regular contributions
      10) Dues
      11) Savings

   b. Variable expenses

      1) Utilities
      2) Charge accounts
      3) Medical/dental bills not covered by insurance
      4) Transportation
      5) Household maintenance/repair
      6) Child care
      7) Food
      8) Personal maintenance
      9) Self-improvement/education
      10) Recreation/entertainment
      11) Other expenses

2. a, b, d, e, g, h, i, j, k, n, o

3. b, d, e, f, g, h

4. d, f, g, h, i, j, k

5. a, c, d, e, f, h, i, j

6. a, c, e, f, g, h, i, k, m, n

7. c, d, f, g, h

8.
   - a. 5
   - b. 1
   - c. 4
   - d. 2
   - e. 6
   - f. 3
   - g. 11
   - h. 15
   - i. 12
   - j. 13
   - k. 9
   - l. 16
   - m. 8
   - n. 10
   - o. 7
   - p. 14

9.
   - a. Xerox is the company's name
   - b. Paid $0.80 per share in dividends
   - c. 18,500 shares sold that day
   - d. Market opened at $119.50 a share
   - e. High for the day was $115.25
   - f. Low for the day was $114.50
   - g. Market closed at $115.25
   - h. Stock was off $4.00 per share

10.
   - a. 2
   - b. 4
   - c. 3
   - d. 1

11. Evaluated to the satisfaction of the teacher-coordinator

12. Evaluated to the satisfaction of the teacher-coordinator

13. Evaluated to the satisfaction of the teacher-coordinator

PERSONAL BANKING PROCEDURES
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to write a check, reconcile a bank statement, and select appropriate banking services for personal needs. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with using banking services to the correct definitions.
2. Name functions of a bank.
3. Match banking services to the correct descriptions/definitions.
4. Arrange in order the steps involved in opening a checking account.
5. Name advantages of a checking account.
6. Match kinds of check endorsements to the correct descriptions.
7. Explain how to stop payment on a check.
8. Select from a list items that should be included on a check.
9. Write a check.
10. Reconcile a bank statement.

PERSONAL BANKING PROCEDURES
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Pretest student using objective sheet.

   B. Provide student with objective, information, and assignment sheets.

   C. Discuss unit and specific objectives.

   D. Discuss information and assignment sheets.

   E. Arrange for a field trip to a bank for students to observe banking services firsthand.

   F. Obtain deposit and withdrawal slips to show students how to complete each properly.

   G. Prepare a bulletin board showing the route a check takes before it "clears."

   H. Brainstorm about the electronic payment system that may replace the written check, making it possible to make payments by simply calling your bank.

   I. Invite officers from commercial banks and savings and loans to address the class on the topic, "Why You Should Bank with Us." Focus on questions such as the following: Why don't all banks offer the same services at the same cost? What kind of restrictions does the federal government place on banks and why? How will the banks of 50 years from now differ from those of today?

   J. Discuss accepting checks, credit cards, and money orders from a "business" viewpoint. *Distributive Education II: Course of Study* can be helpful here.

   K. Give test.

   L. Reteach if necessary.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment sheets

      1. Assignment Sheet #1--Write a Check

      2. Assignment Sheet #2--Reconcile a Bank Statement

D. Answers to assignment sheets

E. Test

F. Answers to test

III. Unit references:

A. Warmke, Roman F.; Wyllie, Eugene D.; and Sellers, Beulah E. *Consumer Decision-Making: Guides to Better Living*. 2nd ed. Cincinnati: South-Western Publishing Co., 1977.

B. Oppenheim, Irene. *Consumer Skills.* Peoria, Illinois: Chas. A. Bennett., Inc., 1977.

C. Mellers, Tom. *Personal Finance.* New York: Butterick Publishing, 1976.

D. Nelson, Frank W. *Distributive Education II: Course of Study*. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

PERSONAL BANKING PROCEDURES
UNIT II

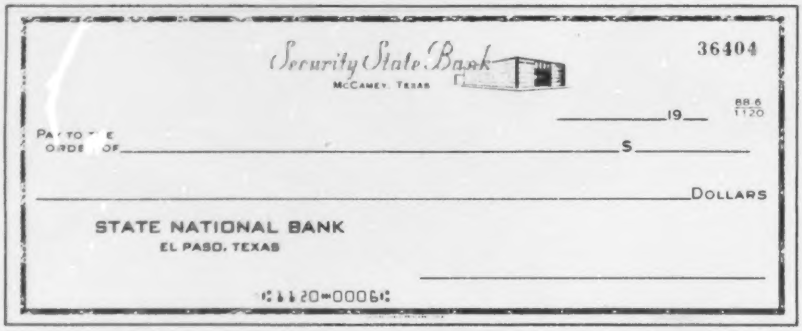
INFORMATION SHEET

I. Terms and definitions

A. Bank draft--Check of one bank drawn on its own deposits with some other bank

(NOTE: A bank draft is a handy means of transferring money when the individual who is making payment is not known in the place to which the money is to be sent.)

Example:



Security State Bank
McCamey, Texas

36404

_______ 19__ 88-6/1120

Pay to the order of ______________________ $ ________

______________________ Dollars

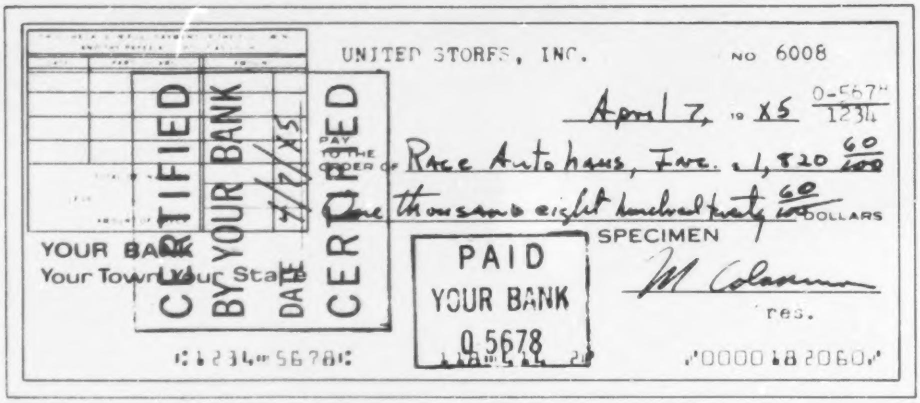
STATE NATIONAL BANK
EL PASO, TEXAS

⑆1120⑈0006⑆

B. Certified check--Ordinary personal check drawn by a depositor on which the bank stamps or writes a certification that guarantees its payment

(NOTE: A certified check has practically the same status as a bank draft, provided the bank is known and has a good reputation. One disadvantage of a certified check to the depositor is that it will not be returned with the other canceled checks.)

Example:



UNITED STORES, INC.

No 6008

April 7, 19 X5 0-5678/1234

Pay to the order of Race Autohaus, Inc. $1,820 60/100

One thousand eight hundred twenty 60/100 Dollars

YOUR BANK
Your Town, Your State

CERTIFIED
BY YOUR BANK
DATE 4/7/X5
CERTIFIED

PAID
YOUR BANK
0 5678

SPECIMEN

M Colaman
Pres.

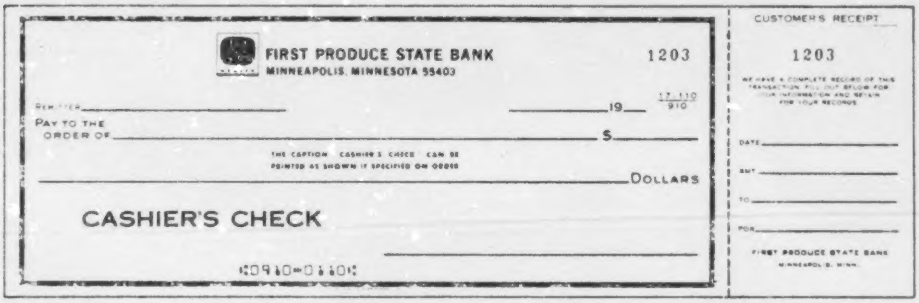
⑆1234⑈5678⑆ ⑈0000182060⑈

INFORMATION SHEET

C. Cashier's check--Check that a bank draws on itself; used to pay bills owed by the bank

(NOTE: A person may buy a cashier's check to send money to another person in much the same way in which a person buys a bank draft.)

Example:



FIRST PRODUCE STATE BANK
MINNEAPOLIS, MINNESOTA 55403

1203

REMITTER ______ ______19__ 17-110/910

PAY TO THE ORDER OF ______ $______

THE CAPTION "CASHIER'S CHECK" CAN BE PRINTED AS SHOWN IF SPECIFIED ON ORDER

______ DOLLARS

CASHIER'S CHECK

⑆0910⑉0110⑆

CUSTOMER'S RECEIPT

1203

WE HAVE A COMPLETE RECORD OF THIS TRANSACTION. FILL OUT BELOW FOR YOUR INFORMATION AND RETAIN FOR YOUR RECORDS

DATE ______

AMT ______

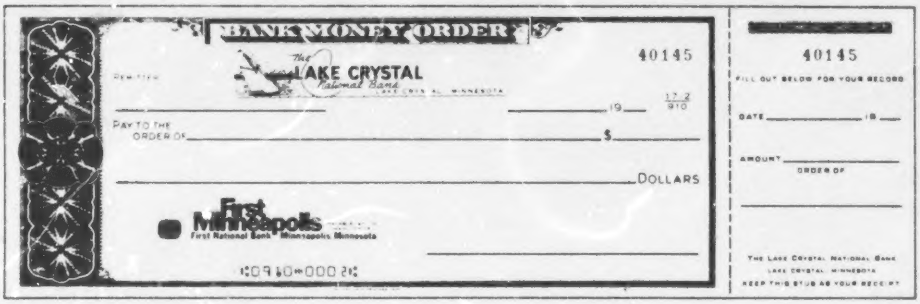
TO ______

FOR ______

FIRST PRODUCE STATE BANK
MINNEAPOLIS, MINN.

D. Bank money order--Means of sending money to another person; is replacing cashier's check

Example:



BANK MONEY ORDER

The LAKE CRYSTAL National Bank
LAKE CRYSTAL, MINNESOTA

40145

REMITTER ______ ______19__ 17-2/910

PAY TO THE ORDER OF ______ $______

______ DOLLARS

First Minneapolis
First National Bank Minneapolis Minnesota

⑆0910⑉0002⑆

40145

FILL OUT BELOW FOR YOUR RECORD

DATE ______ 19 ___

AMOUNT ______

ORDER OF

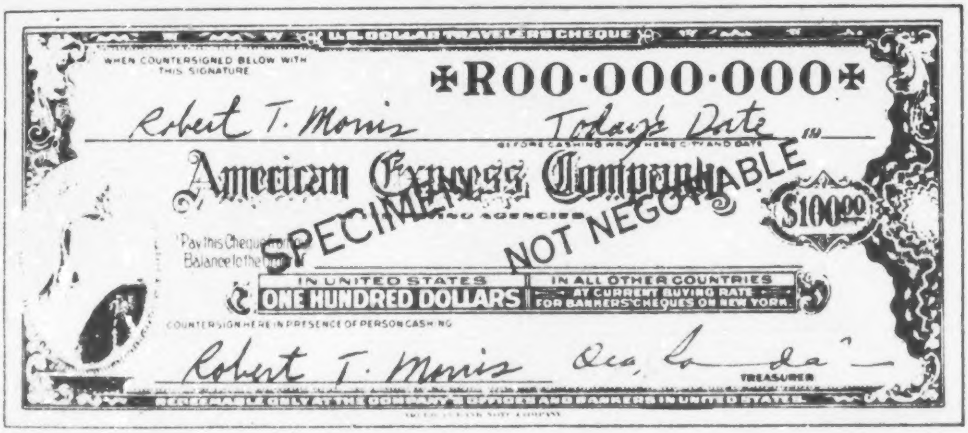
______

THE LAKE CRYSTAL NATIONAL BANK
LAKE CRYSTAL, MINNESOTA
KEEP THIS STUB AS YOUR RECEIPT

E. Traveler's check--Special form of check that is signed by the buyer at the time of purchase

(NOTE: When the check is cashed, it must be signed again in the presence of the person cashing it with a signature that matches the original signature. Traveler's checks can be replaced rather quickly if lost.)

Example:



U.S. DOLLAR TRAVELERS CHEQUE

WHEN COUNTERSIGNED BELOW WITH THIS SIGNATURE

✠R00·000·000✠

Robert T. Morris

Today's Date 19__

BEFORE CASHING WRITE HERE CITY AND DATE

American Express Company

SPECIMEN NOT NEGOTIABLE

$100.00

Pay this Cheque from our Balance to the order of

IN UNITED STATES ONE HUNDRED DOLLARS

IN ALL OTHER COUNTRIES AT CURRENT BUYING RATE FOR BANKERS' CHEQUES ON NEW YORK.

COUNTERSIGN HERE IN PRESENCE OF PERSON CASHING

Robert T. Morris

TREASURER

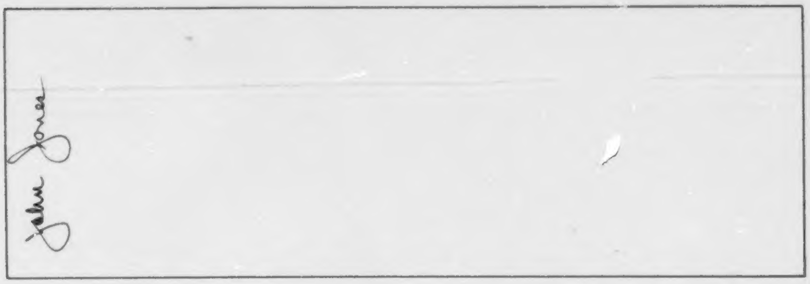
REDEEMABLE ONLY AT THE COMPANY'S OFFICES AND BANKERS IN UNITED STATES

INFORMATION SHEET

F. Endorsement--Writing your name in ink on the back of the check at the left end

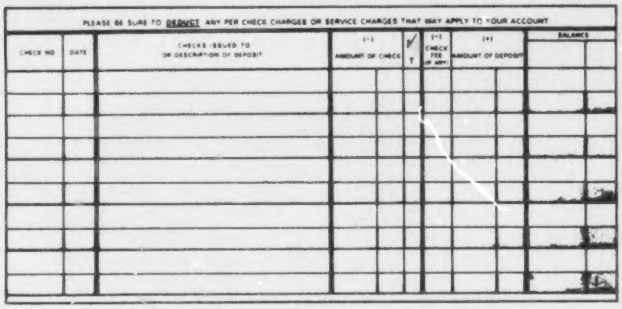
(NOTE: You should sign your name in the same way it appears on the face of the check. Even if your name is misspelled on the face of the check, write your name as it was misspelled; then follow up with a second endorsement with your name correctly spelled.)

Example:



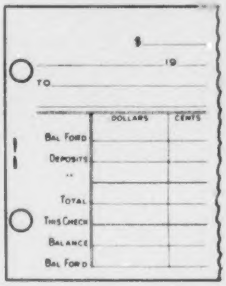
G. Check register--Portion of checkbook designed for recording checks written and for calculating checking account balance

Examples:



PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK		✓ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT		BALANCE	



$ ______

______ 19 ______

TO ______

	DOLLARS	CENTS
BAL FORD		
DEPOSITS		
"		
TOTAL		
THIS CHECK		
BALANCE		
BAL FORD		

II. Bank functions

A. To receive deposits of money

B. To make loans

C. To pay interest

INFORMATION SHEET

III. Banking services

(NOTE: Particular services may vary in different states and with different banks.)

A. Checking accounts--Deposits from businesses and individuals from which money is paid out when the depositors write checks

B. Savings accounts--Deposits from businesses and individuals on which interest is paid by bank

C. Bank drafts and special checks--Checks available for individual's use to make payment to someone who will not accept a personal check

Examples: Bank draft, certified check, cashier's check, bank money order, traveler's check

D. Loans--Money borrowed by consumer with the promise to pay it back later plus interest

E. Sale of government bonds--Making available United States government bonds for purchase

(NOTE: Banks will also cash bonds before or upon maturity. Banks can serve as brokers for purchase and sale of corporation stocks and bonds.)

F. Safe-deposit boxes--Rental space in vault of bank providing protection against burglary and fire for valuables that cannot be safely kept in the home or in the business office

(NOTE: A customer who rents a box is given a key to the box; the bank has a master key. Both keys are necessary to unlock the box; neither one alone will unlock it. A bank cannot open a private safe-deposit box except upon the order of a court.)

G. Trust functions--Managing of wealth for the benefit of others or administering an estate for the persons entitled to it or dividing it among these people according to law

H. Financial and tax advice--Consultant service to help customers invest money and give advice on tax problems

I. Travel service--Service to help customers obtain tickets, foreign money, and credit

INFORMATION SHEET

IV. Opening a checking account

A. Sign a signature card

(NOTE: The signature card is used by the bank to verify the signature[s] on all checks written by the depositor.)

B. Fill out a deposit slip showing the amount of the original deposit

C. Receive blank checks

V. Advantages of a checking account

A. Offers a convenient way to pay bills

B. Provides a more economical way to pay bills through the mail rather than making a trip to places where accounts are to be paid

C. Provides a record of expenditures, deposits, and bank balances

D. Allows for safety of money from theft or loss

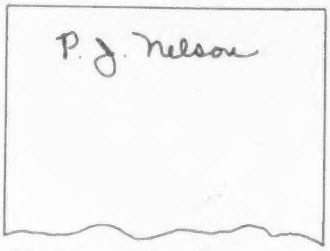
E. Provides a proof of payment and serves as a receipt

F. Helps to enhance one's personal business standing

G. Serves as a reference

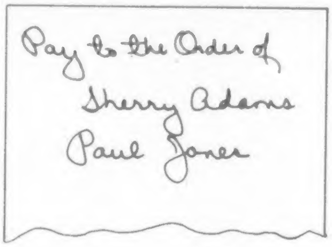
VI. Check endorsements

A. Blank endorsement--Consists only of the signature of the endorser, making the check payable to anyone who presents it at the bank



P. J. Nelson

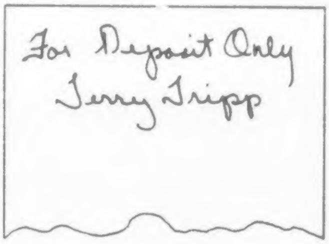
B. Special endorsement--Used to make sure that no one but the payee car cash the check when it is transferred to a person or business; includes not only the endorser's signature but also the name of the person to whom the check is being transferred



Pay to the Order of
Sherry Adams
Paul Jones

INFORMATION SHEET

C. Restrictive endorsement--Includes not only the endorser's signature, but also special directions which limit the use of the check



For Deposit Only
Jerry Tripp

VII. How to stop payment on a check

(NOTE: Occassionally, you may not want the bank to pay a check that you have already mailed or given to someone, or if a check is lost or stolen, it is wise to place a stop payment order.)

A. Go to bank and explain problem

B. Follow up with a letter or fill in a bank form prepared for this purpose

(NOTE: If the bank has not already cashed the check, it will put a signal on your account record and will not pay the check. You must have a good reason to stop payment on a check or you can have legal problems. There is also a small charge for stopping payment.)

VIII. Items that should be included on a check

A. Current date

(NOTE: Permission would have to be given to give a post-dated check because a post-dated check cannot be cashed until that date.)

B. Amount in figures

C. Amount in words

(NOTE: If there is a difference in figures and words, the amount in words will be honored.)

D. Signature of payee

E. Name to whom amount is to be paid

PERSONAL BANKING PROCEDURES
UNIT II

ASSIGNMENT SHEET #1--WRITE A CHECK

Writing checks to pay for purchases and to pay bills has become common practice among consumers. It doesn't take a financial genius to handle a checking account successfully, but you do need to be careful and systematic.

You have been chosen treasurer of your local vocational student organization. It is your responsibility to handle chapter money, keep accurate records of expenditures and deposits, pay all bills, and keep an accurate record of cash on hand. Use the blank checks and check stubs provided to handle instructions below.

(NOTE: Some organizations require two signatures. Also, some organizations and schools may have special rules for handling their money.)

1. Number your checks consecutively.
2. Write your checks so that they are clear; use ink or a typewriter.

   (NOTE: Fill out the check stub first.)
3. Use the date on which the check is written.

   (NOTE: Banks will accept checks dated on Sundays or holidays. It is not a good practice to date checks ahead [postdate], planning to make a deposit before the check clears.)
4. Write the name of the person or firm to receive the payment right after the printed words, *Pay to the order of*.

   (NOTE: If there is a space after the name of the payee, put in a dash to fill up the line. If you want to withdraw money from your own account, write in your name or *Cash* or *Bearer*.)
5. Begin at the far left and close to the dollar sign write the amount of the check in numbers.
6. Write as far to the left as possible in the space given for the amount to be paid; write the amount in words.

   (NOTE: Fill in any unused space with a wavy line. This way no one can add a word and, thus, raise the amount of the check.)
7. Sign your name at the bottom of the check in ink just as you did on the bank's signature card

   (CAUTION: Write your signature only after the whole check has been filled in. NEVER SIGN A BLANK CHECK. If you lose a signed blank check, someone else could fill it in and use it.)

ASSIGNMENT SHEET #1

8. Avoid crossing out, erasing, or changing any part of a check.

   (NOTE: If you make a mistake, tear up the check and write another one.)

9. Indicate what the check is for to help you keep track of such information.

The checking account balance of the chapter before writing the first check is $229.25. Use the date given and write in ink. Balance the checkbook each time you write a check or make a deposit. Write your new balance on this sheet in the spaces provided.

________ Check #173 to Thayer's Department Store for tablecloths for a Christmas party for $17.55. Date it Dec. 10.

________ Check #174 to the Melody Mart for record album for $4.98. Date it Dec. 12.

________ Record on stub #175 deposit made Dec. 15 of $56.41 for dues.

________ Check #175 to Jones' Variety Store for decorations and candles, $18.80. Date it Dec. 16.

________ Check #176 to Tom's Market for party refreshments for $32.99. Date it Dec. 17.

________ Check #177 to State Association for dues of $30.00. Date it Dec. 18.

________ Check #178 to Peoples' Drug for film for $5.95. Date it Dec. 18.

________ Made deposit of $45.00 on Dec. 18 for dues. Record the deposit on stub #178.

(NOTE: Use the checks and deposit slips on the following pages.)

NO.__________ $ __________
DATE__________ 19__________
TO__________
FOR__________

	DOLLARS	CENTS
BAL. BRO'T FOR D.		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D.		

John Jones 177

__________ 19____ 88-2398/1119

PAY TO THE ORDER OF __________ $__________

__________ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO__________ __________

⑆1119⑉2398⑆ ⑈214⑉231⑉7⑈

NO.__________ $ __________
DATE__________ 19__________
TO__________
FOR__________

	DOLLARS	CENTS
BAL. BRO'T FOR D.		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D.		

John Jones 178

__________ 19____ 88-2398/1119

PAY TO THE ORDER OF __________ $__________

__________ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO__________ __________

⑆1119⑉2398⑆ ⑈214⑉231⑉7⑈

ASSIGNMENT SHEET #1

470

ASSIGNMENT SHEET #1

NO.__________ $__________
DATE__________ 19__________
TO__________
FOR__________

	DOLLARS	CENTS
BAL. BRO'T FOR D.		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D.		

John Jones 173

__________19____ 88-2398/1119

PAY TO THE ORDER OF __________ $__________

__________ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO__________

⑆1119⑉2398⑆ ⑈214⑉231⑉7⑈

NO.__________ $__________
DATE__________ 19__________
TO__________
FOR__________

	DOLLARS	CENTS
BAL. BRO'T FOR D.		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D.		

John Jones 174

__________19____ 88-2398/1119

PAY TO THE ORDER OF __________ $__________

__________ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO__________

⑆1119⑉2398⑆ ⑈214⑉231⑉7⑈

ASSIGNMENT SHEET #1

NO. ________ $ ________
DATE ________ 19 ________
TO ________
FOR ________

	DOLLARS	CENTS
BAL. BRO'T FOR D.		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D.		

John Jones 175

88-2398
1119

________ 19 ____

PAY TO THE
ORDER OF ________ $ ________

________ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO ________ ________

⑆1119⑈2398⑆ ⑈214⑈231⑈7⑈

NO. ________ $ ________
DATE ________ 19 ________
TO ________
FOR ________

	DOLLARS	CENTS
BAL. BRO'T FOR D.		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D.		

John Jones 176

88-2398
1119

________ 19 ____

PAY TO THE
ORDER OF ________ $ ________

________ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO ________ ________

⑆1119⑈2398⑆ ⑈214⑈231⑈7⑈

ASSIGNMENT SHEET #1

CHECKING ACCOUNT DEPOSIT TICKET

John Jones

DATE ____________________ 19____

____

HOME TOWN BANK
Your Town, Texas

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-143
1031

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

⑈ 0 606 269⑈

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

CHECKING ACCOUNT DEPOSIT TICKET

John Jones

DATE ____________________ 19____

____

HOME TOWN BANK
Your Town, Texas

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-143
1031

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

⑈ 0 606 269⑈

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

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PERSONAL BANKING PROCEDURES
UNIT II

ASSIGNMENT SHEET #2--RECONCILE A BANK STATEMENT

At regular intervals, usually monthly, a bank mails to the depositor a checking account report of deposits and checks. This is called a *bank statement.* Along with the statement, the bank returns the checks it has paid for the depositor. These paid checks are called *cancelled checks* because the bank stamps or punches them to show that they have been paid.

It is good business practice to compare the bank statement with the entries on the check stubs or check register to be sure there are no mistakes. This process is called *reconciling the bank statement.* The purpose of reconciling the bank statement is to see whether the checkbook balance is correct on the date on which the reconciliation is made and to detect errors, if any, in the bank statement. It is the depositor's responsibility to reconcile the bank balance and to report any mistakes to the bank immediately.

Here's how to reconcile a bank statement:

1. Sort the cancelled checks by number or date issued. Check them off in your register and on the bank statement.
2. Make a list of all checks that you have written but that were not paid by the time the statement was prepared, the amounts, and the check charges, if any. Subtract this amount from the balance on the statement.
3. Add to this any deposits you have made which were not received by the time the statement was prepared. The result is your new balance.
4. Enter your new balance in your check register or check stub.

Using the bank statement and form on the next page, and the checks from Assignment Sheet #1, reconcile the statement.

ASSIGNMENT SHEET #2

BANK STATEMENT

CHECKS IN DETAIL		DEPOSITS	DATE	NEW BALANCE
BALANCE BROUGHT FORWARD			25 Nov. '75	$229.25
-17.55			11 Dec. '75	211.70
- 4.98			13 Dec. '75	206.72
		+56.41	15 Dec. '75	263.13
-18.80			17 Dec. '75	244.33
-30.00	-5.95		20 Dec. '75	208.38
		+45.00	21 Dec. '75	253.38
- .50sc			25 Dec. '75	252.88

_____________, 19_____

CHECKS OUTSTANDING

(Written but not shown on statement)

Check Number	Amount	
Total		

THIS FORM WILL HELP YOU BALANCE YOUR BANK STATEMENT

BANK BALANCE $ _______

(Shown on this statement)

ADD +

DEPOSITS MADE $ _______

(But not shown on this statement)

____

____

TOTAL $ _______

SUBTRACT −

CHECKS OUTSTANDING $ _______

BALANCE $ _______

(Should agree with checkbook after subtracting any charges shown on this statement)

PERSONAL BANKING PROCEDURES
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

Check stub #173: Balance brought forward--$211.70

Check stub #174: Balance brought forward--$206.72

Deposit on stub #175: Balance brought forward--$263.13

Check stub #175: Balance brought forward--$244.33

Check stub #176: Balance brought forward--$211.34

Check stub #177: Balance brought forward--$181.34

Check stub #178: Balance brought forward--$175.39

Deposit on stub #178: Balance brought forward--$220.39

Assignment Sheet #2

________________, 19______

CHECKS OUTSTANDING
(Written but not shown on statement)

Check Number	Amount	
#176	$32	99
Total	$32	99

THIS FORM WILL HELP
YOU BALANCE YOUR
BANK STATEMENT

BANK BALANCE $ 252.88
(Shown on this statement)

ADD +
DEPOSITS MADE $ 0
(But not shown on this statement)

TOTAL $ 252.88

SUBTRACT –
CHECKS OUTSTANDING $ 32.99

BALANCE $ 219.89
(Should agree with checkbook after subtracting any charges shown on this statement)

PERSONAL BANKING PROCEDURES
UNIT II

TEST

NAME ________________________________ SCORE ______________

1. Match terms on the right to the correct definitions by placing the correct numbers in the appropriate blanks.

_____a. Check that a bank draws on itself; used to pay bills owed by the bank

_____b. Writing your name in ink on the back of the check at the left end

_____c. Check of one bank drawn on its own deposits with some other bank

_____d. Special form of check that is signed by the buyer at the time of purchase

_____e. Portion of checkbook designed for recording checks written and for calculating checking account balance

_____f. Means of sending money to another person; is replacing cashier's check

_____g. Ordinary personal check drawn by a depositor on which the bank stamps or writes a certification that guarantees its payment

1. Bank draft
2. Certified check
3. Cashier's check
4. Bank money order
5. Traveler's check
6. Endorsement
7. Check register

2. Name functions of a bank.

a. ____

b. ____

c. ____

3. Match banking services to the correct descriptions/definitions by placing the correct numbers in the blanks provided.

______a. Deposits from businesses and individuals on which interest is paid by bank

______b. Rental space in vault of bank providing protection against burglary and fire for valuables that cannot be safely kept in the home or in the business office

______c. Service to help customers obtain tickets, foreign money, and credit

______d. Managing of wealth for the benefit of others or administering an estate for the persons entitled to it or dividing it among these people according to law

______e. Deposits from businesses and individuals from which money is paid out when the depositors write checks

______f. Consultant service to help customers invest money and give advice on tax problems

______g. Money borrowed by consumer with the promise to pay it back later plus interest

______h. Checks available for individual's use to make payment to someone who will not accept a personal check

______i. Making available United States government bonds for purchase

1. Checking accounts
2. Savings accounts
3. Bank drafts and special checks
4. Loans
5. Sale of government bonds
6. Safe-deposit boxes
7. Trust functions
8. Financial and tax advice
9. Travel service

4. Arrange in order the steps involved in opening a checking account by placing a "1" before the first step, a "2" before the second step, and a "3" before the third step.

______a. Receive blank checks

______b. Sign a signature card

______c. Fill out a deposit slip showing the amount of the original deposit

5. Name advantages of a checking account.

a. ______________________________

b. ______________________________

c. ______________________________

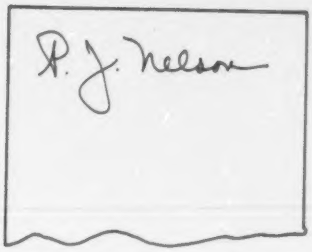
d. ______________________________

e. ______________________________

f. ______________________________

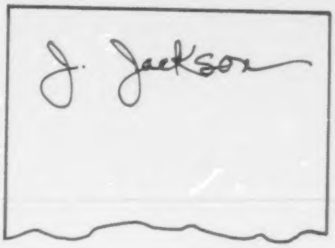
g. ______________________________

6. Match kinds of check endorsements to the correct descriptions by placing the correct numbers in the blanks provided. An answer may be used more than once.



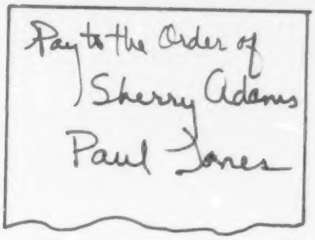
P. J. Nelson

a. ______________



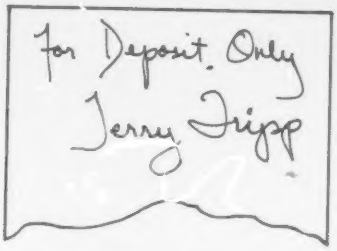
J. Jackson

b. ______________



Pay to the Order of
Sherry Adams
Paul Jones

c. ______________



For Deposit Only
Jerry Tripp

d. ______________

1) Consists only of the signature of the endorser, making the check payable to anyone who presents it at the bank

2) Includes not only the endorser's signature, but also special directions which limit the use of the check

3) Used to make sure that no one but the payee can cash the check when it is transferred to a person or business; includes not only the endorser's signature but also the name of the person to whom the check is being transferred

7. Explain how to stop payment on a check.

____

____

____

____

8. Select from the list below items that should be included on a check by placing an "X" in the appropriate blanks.

_____a. Post-date

_____b. Amount in figures

_____c. Amount in words

_____d. Signature of payee

_____e. Name to whom amount is to be paid

9. Write a check.

10. Reconcile a bank statement.

(NOTE: If activities nine and ten have not been accomplished prior to test, ask your instructor when they should be completed.)

PERSONAL BANKING PROCEDURES
UNIT II

ANSWERS TO TEST

1.
   - a. 3
   - b. 6
   - c. 1
   - d. 5
   - e. 7
   - f. 4
   - g. 2
2.
   - a. To receive deposits of money
   - b. To make loans
   - c. To pay interest
3.
   - a. 2
   - b. 6
   - c. 9
   - d. 7
   - e. 1
   - f. 8
   - g. 4
   - h. 3
   - i. 5
4.
   - a. 3
   - b. 1
   - c. 2
5.
   - a. Offers a convenient way to pay bills
   - b. Provides a more economical way to pay bills through the mail rather than making a trip to the places where accounts are to be paid
   - c. Provides a record of expenditures, deposits, and bank balances
   - d. Allows for safety of money from theft or loss
   - e. Provides a proof of payment and serves as a receipt
   - f. Helps to enhance one's personal business standing
   - g. Serves as a reference
6.
   - a. 1
   - b. 1
   - c. 3
   - d. 2

7. Explanation should include:
   a. Go to bank and explain problem
   b. Follow up with a letter or fill in a bank form prepared for this purpose
8. b, c, d, e
9. Evaluated to the satisfaction of the teacher-coordinator
10. Evaluated to the satisfaction of the teacher-coordinator

OBTAINING AND USING CREDIT AND LOANS
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be able to evaluate credit and loan situations by using the guidelines for obtaining credit and loans. This knowledge will be evidenced by completion of the assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with obtaining and using credit and loans to the correct definitions.
2. Select from a list true statements about the advantages and disadvantages of using credit.
3. List the three C's of credit.
4. Select from a list true statements about major types of credit extended by businesses.
5. Match types of loans issued by banks and other lending institutions to descriptions of each.
6. Select from a list true statements about guidelines for obtaining credit and loans.
7. List factors which determine amount of interest.
8. Evaluate credit and loan situations using the guidelines for obtaining credit and loans.

OBTAINING AND USING CREDIT AND LOANS
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

   B. Provide student with objective, information, and assignment sheets.

   C. Discuss unit and specific objectives, information sheet, and assignment sheets.

   D. Arrange for guest speakers and/or field trips related to the subject.

   Example: Tour bank, savings and loan institution, and/or credit bureau

   E. Place objectives on pieces of construction paper representing money, coins, and credit cards.

   F. Play Concentration or Hollywood Squares for a review of the information sheet.

   G. Make transparency.

   H. Discuss the types of credit offered by the students' training stations and other businesses in the area.

   I. Gather information from credit card companies to discuss contractual terms, available insurance for credit cards, what to do in case of lost or stolen cards, and personal experiences with credit.

   J. Use resource people, pamphlets, and films available from the Consumer Credit Counseling Service, 2519 N.W. 23rd, Oklahoma City, 73107, (405) 947-6631. The counseling service can also inform you of other good resources available from various companies.

   (NOTE: One excellent film available from their office is "The Money Tree" about a young couple who get in trouble by not using credit wisely.)

   K. Read the information on the back of class members' credit cards.

   L. Test.

   M. Reteach if necessary.

   N. Test again until minimum standard is reached.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency master: TM 1--Credit

  D. Assignment sheets

    1. Assignment Sheet #1--Complete an Application for Credit

    2. Assignment Sheet #2--Evaluate Credit and Loan Situations

  E. Answers to Assignment Sheet #2

  F. Test

  G. Answers to test

III. Unit reference--Allen, Cliff. *Practical Family Life.* Greenfield, Massachusetts: Channing L. Bete Co., Inc., 1977.

OBTAINING AND USING CREDIT AND LOANS
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Collateral--Property used as security for a loan

Example: If blue chip stock is given as collateral for a loan and the borrower fails to pay the loan back, the stock becomes the property of the lender

B. Credit union--Cooperative organized to make loans to its members

(NOTE: A *cooperative* is a voluntary association of people for the purpose of gaining increased buying and lending power. A credit union, therefore, is an organization of individuals with some common bond [employment in the same business or profession, membership in the same union or church] that gives members an opportunity to save money and pays interest to those who do save money. From the credit union's accumulated fund of savings, loans are made to any member who wishes to borrow money. The interest charged on a loan is usually less than that charged by other lending institutions.)

C. Interest--Charge made for use of money

D. Co-signer--Someone who signs a person's credit contract and agrees to pay the amount if the other person does not pay

Example: Parents signing for minors

E. Loan--Money lent, usually at interest, for the borrower's temporary use

F. Credit--Supplying goods and services with the promise to pay for the goods and services at a later date, often in installments and with interest (Transparency 1)

(NOTE: Many of the principles discussed in this unit apply to both loans and credit. For our purposes here, we will distinguish between the two terms by thinking of loans as an actual exchange of money before a transaction is made and credit as receiving goods and services before any money changes hands. Loans are usually for longer time periods and larger amounts than the transactions labeled as credit transactions.)

INFORMATION SHEET

G. Commercial bank--Bank which deals directly with the public

Examples: First National Bank, First State Bank

(NOTE: Commercial banks are governed by state or federal regulations. State banks are governed by state charters. Federal banks are governed by federal regulations. The primary difference between banks and savings and loan institutions is that banks offer checking services while savings and loan institutions do not. The principles about loans and interest rates discussed in this unit are basically the same for all types of lending institutions.)

H. Prime interest rate--Interest rate given to a bank's preferred low-risk customers

I. Credit bureau--Clearinghouse for information about an individual's or business's credit standing

J. Blue chip stock--Term used for stock of prestigious, stable companies

Examples: General Motors, ITT, Proctor and Gamble

II. Advantages and disadvantages of using credit

A. Advantages of using credit

1. Buying on credit is a convenience

a. Need to carry large amounts of cash is eliminated

b. It is easier to return merchandise if it has not been paid for

2. Credit aids in recordkeeping and budgeting

a. Recordkeeping may be easier when one monthly payment is made

b. It is easier to keep a budget when one monthly payment is made

c. Receipts are provided for tax purposes

3. Credit allows consumers to use goods while paying for them

4. Credit is a type of forced savings

(NOTE: Many people have difficulty setting aside money each month until they have the purchase price of expensive items.)

5. Credit enables people to meet financial emergencies

6. Credit allows customers to take advantage of some bargains

INFORMATION SHEET

B. Disadvantages of using credit

1. Credit weakens sales resistance

   (NOTE: It is easier to buy now and pay later than it is to save for purchases.)

2. Credit can cause the consumer to get in debt to the point where serious financial problems arise

3. Credit encourages impulse buying

4. Credit costs the consumer money

5. Credit makes the cost of goods and services higher

   (NOTE: For instance, costs of goods are higher to cover the cost of paperwork, increased losses for bad debts, and cost of sending statements.)

6. Credit cards can be lost or stolen

III. Three C's of credit

(NOTE: The 3 C's of credit must be met before credit will be extended.)

A. Character

(NOTE: Character is determined by integrity in money matters, honesty, reliability, willingness to pay, and record of financial responsibility.)

B. Capital

(NOTE: Capital is measured by financial resources, such as equity in house, household goods, automobile, life insurance, and savings account.)

C. Capacity

(NOTE: Capacity is judged by present and future income and current financial commitments.)

IV. Major types of credit extended by businesses (Assignment Sheet #1)

A. Open account credit

1. Customer may buy in person, by mail, or by telephone

2. No down payment or interest is charged

INFORMATION SHEET

3. Statement is made and sent monthly

4. Customer has stated period in which to repay with no interest charge

   Example: This type of credit is often extended by services such as utility companies and doctors

B. Revolving charge account

   1. Maximum amount is usually established

   2. Payments are made monthly depending on the terms of the business

      (NOTE: Payments are usually 10 percent of the unpaid balance.)

   3. Interest is charged

   4. New purchases can be added up to the established amount of the maximum

      Example: Customer has a $400 limit of credit and pays $40 per month plus 18% interest if the full amount of credit is used

C. Optional revolving credit

   (NOTE: This is a combination of the open and revolving credit accounts.)

   1. Business sends monthly bills; entire bill can be paid within the agreed number of days after billing without interest

      (NOTE: This part is like an open account.)

   2. If the entire bill is not paid, the customer makes a monthly payment and the unpaid balance is subject to a service charge and/or interest

      (NOTE: Most major oil company credit cards operate this way. For instance, a bill for $30 could be paid in full without interest or the customer could pay $10 a month with interest.)

D. Installment credit

   1. Payments are made over a long period of time

   2. Interest is charged

INFORMATION SHEET

3. Service charge is sometimes added
4. Consumer has option of repaying entire amount at any time
5. If consumer does not maintain payments, the merchandise may be repossessed

V. Types of loans issued by banks and other lending institutions

(NOTE: Credit institutions are required to tell you the full costs of borrowing money. This can amount to about 18% per year.)

A. Collateral loan--Loan in which legal title to the item purchased is held as security or collateral by the lending institution

(NOTE: This type of loan is often used for expensive items like cars.)

B. Life insurance loan--Loan based on the cash value of a person's permanent insurance policy

C. Secured personal loan--Loan made with collateral that is safe and will not lose value

Example: Blue chip stock used as collateral

(NOTE: The amount of the loan will be less than the market value of the collateral.)

D. Unsecured personal loan--Loan given to a customer with a good credit record based just on the customer's promise to repay

(NOTE: This is sometimes called a *signature loan*.)

E. Demand loan--Short term loan (for less than one year) which is repaid in installments or in full at the end of the time period

F. Passbook loan--Arrangement that allows a person to borrow the amount in her/his savings account without having to withdraw the savings

(NOTE: The cost of borrowing on a savings account is low, and the savings continue to earn interest. The bank or savings and loan association holds custody of the passbook until repayment is made.)

G. Education loan--Loan to finance a post-secondary (after high school) education with repayment usually deferred until after graduation

INFORMATION SHEET

H. Consolidated loan--Borrowing money to pay all debts

(NOTE: The money borrowed is repaid in smaller payments and over a longer period than it would take to pay off the debts separately.)

I. Credit card loan--Using a bank credit card to finance purchases or sometimes to borrow cash

Examples: VISA, Mastercharge

(NOTE: The borrower usually has three years to pay. While credit cards are convenient because there is no need to carry large amounts of cash and because you can make one easy payment each month, it is important to remember that almost all types of credit include a substantial interest charge. If a person has a $500 credit limit and keeps his/her account close to that limit, the person's monthly minimum payment would be about $25. Chances are, more than $7 of that payment will be used to offset the interest charged for that month, leaving less than $18 to apply to the debt. In other words, for the privilege of not having to pay the full $500 at this time, the person pays $25 for every $17 or $18 worth of merchandise.)

J. Check credit loan--Loans offered by many banks that can be used by simply writing a check

(NOTE: There is usually a higher monthly service charge for this option.)

Example: Borrower may write a check for $50 more than he/she has in a checking account and the bank automatically makes a loan to that person for $50

K. Home improvement loan--Special loans for increasing the value of a home

(NOTE: The loan is usually for five years.)

Examples: Adding a room, putting on a new roof

L. Mortgage loan--Loan made on real estate with the property pledged as security for the loan

(NOTE: The amount of the loan is based on a percentage of the appraised value of the property, such as 90% or 95% of the appraised value. In other words, the borrower pays 5-10% of the appraised value as a down payment and borrows the rest. The interest rates are less for larger down payments. The length of the loan is usually for a 20-30 year period.)

INFORMATION SHEET

M. FHA loan--Mortgage loan insured by the Federal Housing Authority

(NOTE: Certain standards must be met in order to obtain an FHA loan. The loan is usually less expensive than a conventional loan in which the bank assumes all the risks. The borrower pays an additional insurance cost of about 1/2% per year.)

N. VA loan--Mortgage loan for eligible veterans in which the Veteran's Administration partially guarantees the loan

VI. Guidelines for obtaining credit and loans

A. Pay bills on time to become known as a good credit risk

(NOTE: This will make it easier to borrow next time.)

B. Shop around for the best type of loan and interest rate

C. Budget your income so no more than 20% goes to paying off back debts

(NOTE: This does not include home loan payments. It is risky business to get into a position of needing to borrow with a consolidated loan to make ends meet.)

D. Keep a clean personal record

Example: No arrests

E. Establish credit whether you need it or not so you can have it when you do need it

Example: When you get a job, open an account in a department store or establish credit with the help of a co-signer or by "giving" collateral

VII. Factors that determine amount of interest

(NOTE: Are you aware that interest must be paid first before the principle? For example, half of your payments on a house may be just for the interest.)

A. Purpose and type of loan

Example: Loan with your home as collateral will have lower interest rates than a loan backed only by your promise to pay

B. Economic conditions

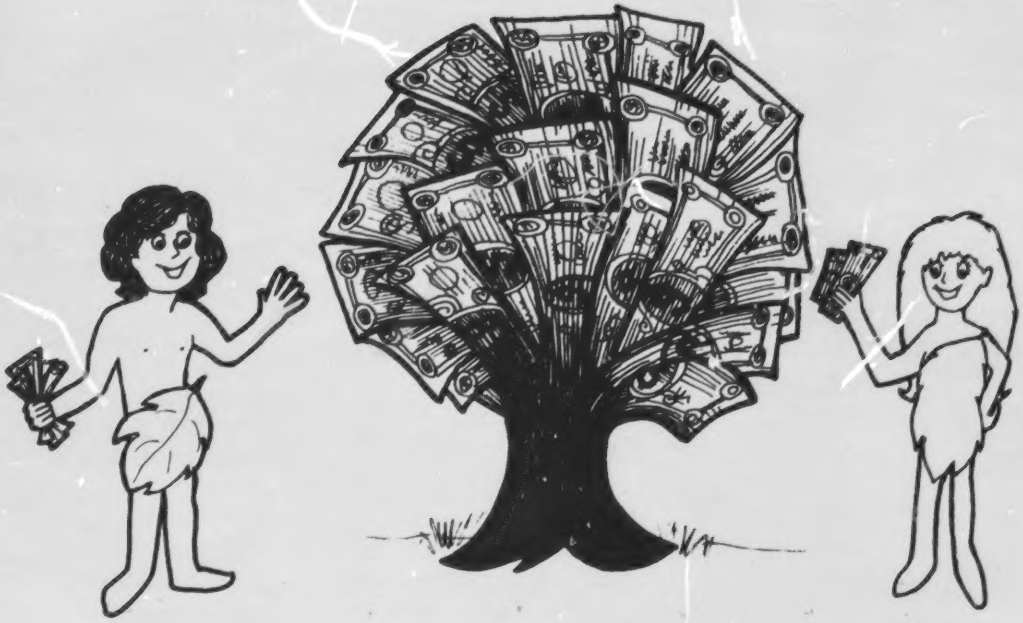
Example: During times of inflation, the government may cause interest rates to go higher in order to try to keep people from spending so much

INFORMATION SHEET

C. Individual's credit rating

Example: If you pay your bills on time, you may be able to get lower interest rates

Credit

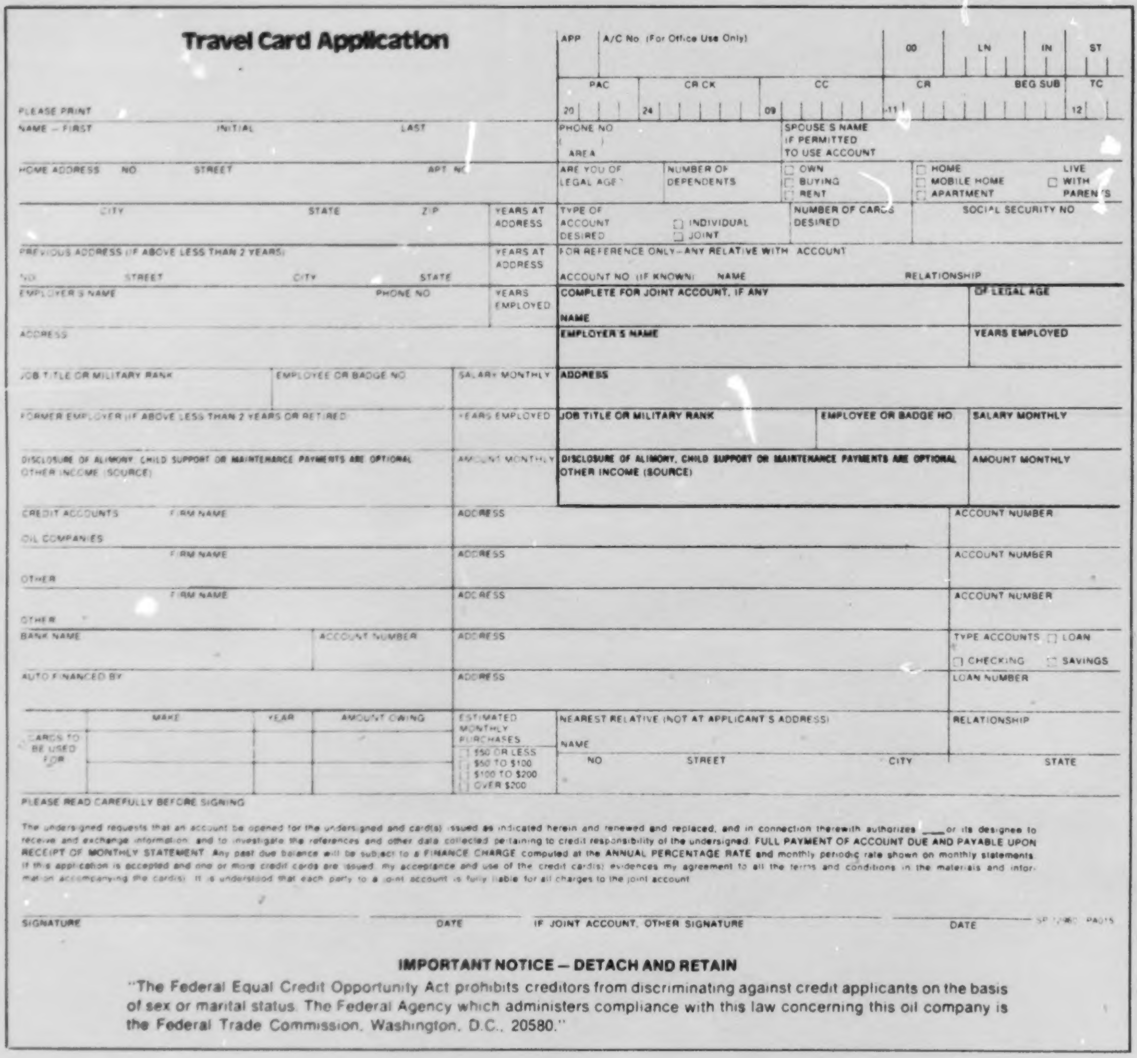


Bite Now---Pay Later!

OBTAINING AND USING CREDIT AND LOANS
UNIT III

ASSIGNMENT SHEET #1--COMPLETE AN APPLICATION FOR CREDIT

When you apply for credit, you will probably be asked to fill out an application form like the one below. Complete the following sample credit application.



Travel Card Application

APP | A/C No (For Office Use Only) | 00 | LN | IN | ST
PAC 20 | CR CK 24 | CC 09 | CR 11 | BEG SUB | TC 12

PLEASE PRINT
NAME – FIRST | INITIAL | LAST
PHONE NO ( ) AREA
SPOUSE'S NAME IF PERMITTED TO USE ACCOUNT
HOME ADDRESS | NO | STREET | APT NO
ARE YOU OF LEGAL AGE?
NUMBER OF DEPENDENTS
☐ OWN ☐ BUYING ☐ RENT
☐ HOME ☐ MOBILE HOME ☐ APARTMENT
☐ LIVE WITH PARENTS
CITY | STATE | ZIP | YEARS AT ADDRESS
TYPE OF ACCOUNT DESIRED ☐ INDIVIDUAL ☐ JOINT
NUMBER OF CARDS DESIRED
SOCIAL SECURITY NO
PREVIOUS ADDRESS (IF ABOVE LESS THAN 2 YEARS) | NO | STREET | CITY | STATE | YEARS AT ADDRESS
FOR REFERENCE ONLY—ANY RELATIVE WITH ACCOUNT | ACCOUNT NO (IF KNOWN) | NAME | RELATIONSHIP
EMPLOYER'S NAME | PHONE NO | YEARS EMPLOYED
ADDRESS
JOB TITLE OR MILITARY RANK | EMPLOYEE OR BADGE NO | SALARY MONTHLY
FORMER EMPLOYER (IF ABOVE LESS THAN 2 YEARS OR RETIRED) | YEARS EMPLOYED
DISCLOSURE OF ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS ARE OPTIONAL | OTHER INCOME (SOURCE) | AMOUNT MONTHLY

COMPLETE FOR JOINT ACCOUNT, IF ANY
NAME | **OF LEGAL AGE**
EMPLOYER'S NAME | **YEARS EMPLOYED**
ADDRESS
JOB TITLE OR MILITARY RANK | **EMPLOYEE OR BADGE NO** | **SALARY MONTHLY**
DISCLOSURE OF ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS ARE OPTIONAL | **OTHER INCOME (SOURCE)** | **AMOUNT MONTHLY**

CREDIT ACCOUNTS | OIL COMPANIES | FIRM NAME | ADDRESS | ACCOUNT NUMBER
OTHER | FIRM NAME | ADDRESS | ACCOUNT NUMBER
OTHER | FIRM NAME | ADDRESS | ACCOUNT NUMBER
BANK NAME | ACCOUNT NUMBER | ADDRESS | TYPE ACCOUNTS ☐ LOAN ☐ CHECKING ☐ SAVINGS
AUTO FINANCED BY | ADDRESS | LOAN NUMBER
CARDS TO BE USED FOR | MAKE | YEAR | AMOUNT OWING
ESTIMATED MONTHLY PURCHASES ☐ $50 OR LESS ☐ $50 TO $100 ☐ $100 TO $200 ☐ OVER $200
NEAREST RELATIVE (NOT AT APPLICANT'S ADDRESS) | NAME | RELATIONSHIP
NO | STREET | CITY | STATE

PLEASE READ CAREFULLY BEFORE SIGNING

The undersigned requests that an account be opened for the undersigned and card(s) issued as indicated herein and renewed and replaced, and in connection therewith authorizes ____ or its designee to receive and exchange information, and to investigate the references and other data collected pertaining to credit responsibility of the undersigned. FULL PAYMENT OF ACCOUNT DUE AND PAYABLE UPON RECEIPT OF MONTHLY STATEMENT. Any past due balance will be subject to a FINANCE CHARGE computed at the ANNUAL PERCENTAGE RATE and monthly periodic rate shown on monthly statements. If this application is accepted and one or more credit cards are issued, my acceptance and use of the credit card(s) evidences my agreement to all the terms and conditions in the materials and information accompanying the card(s). It is understood that each party to a joint account is fully liable for all charges to the joint account.

SIGNATURE | DATE | IF JOINT ACCOUNT, OTHER SIGNATURE | DATE

SP [illegible] PA015

IMPORTANT NOTICE – DETACH AND RETAIN

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this oil company is the Federal Trade Commission, Washington, D.C., 20580."

OBTAINING AND USING CREDIT AND LOANS
UNIT III

ASSIGNMENT SHEET #2--EVALUATE CREDIT AND LOAN SITUATIONS

Read the following case studies and answer the questions that follow.

1. After Paula graduated from high school, she went for a job interview at a local bank and was hired. When she looked over her wardrobe, she realized that her school wardrobe was not suitable for this job. Until she received her first paycheck, she did not have the money to buy new clothes. She considered borrowing money from her parents, but her dad had been off work for three weeks with an injury, and she knew he could not afford to loan her money now. She decided to check with a local department store concerning the possibility of opening a charge account. She found the credit manager at the store very pleasant and helpful.

   Since she had worked at a part-time job while in high school and had good references, the store opened a charge account in Paula's name. This allowed her to purchase enough clothes to dress properly for her new job.

   What types of credit were possibly available from the department store?

   a. ______________________________

   b. ______________________________

   c. ______________________________

   d. ______________________________

2. Bob worked with his father on their farm after school and on weekends. Bob's dad decided they needed a new piece of farm equipment; however, at the present time they did not have the cash to purchase the equipment. Because Bob's dad was not familiar with types of loans associated with farm equipment, a friend suggested that he go to a finance company to borrow the money. It was easy to get a loan at the finance company because they did not require credit references. In school Bob had studied credit buying and had learned that finance companies, in some cases, charge much higher interest rates than other lending institutions. After more consideration, Bob's dad talked to a loan officer at the local bank and found that the bank would loan the money, using the equipment as collateral, for 10 percent interest. Comparing the interest rate of the bank with the interest rate of the finance company, Bob and his dad found that they could save a considerable amount by borrowing from the bank.

   What guideline for obtaining a loan was applied here?

   ____

ASSIGNMENT SHEET #2

3. Joan moved into a new apartment which did not have a refrigerator. She checked and found that by borrowing the cash from the bank she could purchase the appliance at a savings of 10 percent on the purchase price. Because she had been working only a short time and had not opened a checking or savings account at the bank, the bank would not make a loan to her. Joan then decided to purchase the refrigerator on the installment plan at the department store, even though this method of buying cost her more.

   a. What advantage to using credit is illustrated here?

      ____

   b. If Joan makes her payments promptly and establishes a good credit rating will it be easier for her to borrow money from the bank next time?

      ____

4. Gene moved to the sales department in the company where he worked. The move meant that he would be traveling considerably and would need to purchase a smaller, more economical car. When he found the car he wanted, he checked with several lending institutions to determine the best way he could finance the car. After checking with the bank, the finance company, and his company's credit union, Gene found that through the credit union he would get a lower interest rate and also lower monthly payments.

   What guideline for obtaining a loan was applied here?

   ____

OBTAINING AND USING CREDIT AND LOANS
UNIT III

ANSWERS TO ASSIGNMENT SHEET #2

1. a. Open account
   b. Revolving charge account
   c. Optional revolving credit
   d. Installment credit

2. Shop around for the best type of loan and interest rate

3. a. Credit enables people to meet financial emergencies, allows customers to use goods while paying for them, and allows customers to take advantage of some bargains

   (NOTE: Other answers may be accepted if justified.)

   b. Yes

4. Shop around for the best type of loan and interest rate

OBTAINING AND USING CREDIT AND LOANS
UNIT III

TEST

NAME ______________________________ SCORE ______________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Money lent, usually at interest, for the borrower's temporary use

_____b. Bank which deals directly with the public

_____c. Supplying goods and services with the promise to pay for the goods and services at a later date, often in installments and with interest

_____d. Interest rate given to a bank's preferred low-risk customers

_____e. Property used as security for a loan

_____f. Someone who signs another person's credit contract and agrees to pay the amount if the other person does not pay

_____g. Cooperative organized to make loans to its members

_____h. Charge made for use of money

_____i. Clearinghouse for information about an individual's or business's credit standing

_____j. Term used for stock of prestigious, stable companies

1. Collateral
2. Credit union
3. Interest
4. Co-signer
5. Loan
6. Credit
7. Commercial bank
8. Prime interest rate
9. Credit bureau
10. Blue chip stock

2. Select from the following list true statements about the advantages and disadvantages of using credit. Place an "X" in the appropriate blanks.

_____a. Need to carry large amounts of cash is eliminated

_____b. It is easier to return merchandise if it has been paid for

_____c. Recordkeeping may be easier when one monthly payment is made _____d. It is harder to keep a budget when one monthly payment is made

_____e. Credit allows consumers to use goods while paying for them

_____f. Credit is a type of forced savings

_____g. Credit enables people to meet financial emergencies

_____h. Credit weakens sales resistance

_____i. Credit can cause the consumer to get in debt to the point where serious financial problems arise

_____j. Credit discourages impulse buying

3. List the three C's of credit.

a. ____

b. ____

c. ____

4. Select from the following list true statements about major types of credit extended by businesses. Place an "X" in the appropriate blanks.

_____a. Open account credit allows a customer to buy in person, by mail, or by telephone

_____b. Down payment is required and interest is charged on open account credit

_____c. Customer has a stated period to repay an open account with no interest

_____d. Maximum amount is usually established for revolving charge accounts

_____e. No new purchases may be added to a revolving charge account until it is paid in full

_____f. Business sends monthly bills for an optional revolving credit account; entire bill can be paid within the agreed number of days after billing without interest

_____g. If the entire bill is not paid in an optional revolving credit account, the customer makes a monthly payment and the unpaid balance is subject to a service charge and/or interest

_____h. Installment credit payments are usually made for short periods of time

_____i. No interest is charged on installment credit

_____j. Service charge is sometimes added on installment credit ______k. Consumer has the option of repaying the entire amount at any time with installment credit

______l. If consumer does not maintain payments on installment credit, the merchandise may be repossessed

5. Match the types of loans issued by banks and other lending institutions to descriptions of each by placing the appropriate numbers in the blanks provided. Definitions are continued on the next page.

______a. Special loans for increasing the value of a home

______b. Mortgage loan for eligible veterans in which the Veteran's Administration partially guarantees the loan

______c. Loan made on real estate with the property pledged as security for the loan

______d. Mortgage loan insured by the Federal Housing Authority

______e. Short term loan (for less than one year) which is repaid in installments or in full at the end of the time period

______f. Loans offered by many banks that can be used by simply writing a check

______g. Arrangement that allows a person to borrow the amount in her/his savings account without having to withdraw the savings

______h. Borrowing money to pay all debts

______i. Using a bank credit card to finance purchases or sometimes to borrow cash

______j. Loan to finance a post-secondary (after high school) education with repayment usually deferred until after graduation

______k. Loan in which legal title to the item purchased is held as security or collateral by the lending institution

______l. Loan based on the cash value of a person's permanent insurance policy

1. Collateral loan
2. Life insurance loan
3. Secured personal loan
4. Unsecured personal loan
5. Demand loan
6. Passbook loan
7. Education loan
8. Consolidated loan
9. Credit card loan
10. Check credit loan
11. Home improvement loan
12. Mortgage loan
13. FHA loan
14. VA loan

_____m. Loan given to a customer with a good credit record based just on the customer's promise to repay

_____n. Loan made with collateral that is safe and will not lose value

6. Select from the following list true statements about guidelines for obtaining credit and loans. Place an "X" in the appropriate blanks.

_____a. Pay bills on time to become known as a good credit risk

_____b. Types of loans and interest rates are the same in every lending institution because of federal legislation

_____c. Budget your income so no more than 50% goes to paying off back debts

_____d. Do not establish credit until you need it

_____e. Keep your personal record quiet so no one will know your mistakes

7. List two factors which determine the amount of interest.

a. ____

b. ____

8. Evaluate credit and loan situations using the guidelines for obtaining credit and loans.

(NOTE: If this activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

OBTAINING AND USING CREDIT AND LOANS
UNIT III

ANSWERS TO TEST

1. a. 5 f. 4
   b. 7 g. 2
   c. 6 h. 3
   d. 8 i. 9
   e. 1 j. 10
2. a, c, e, f, g, h, i
3. a. Character
   b. Capital
   c. Capacity
4. a, c, d, f, g, j, k, l
5. a. 11 h. 8
   b. 14 i. 9
   c. 12 j. 7
   d. 13 k. 1
   e. 5 l. 2
   f. 10 m. 4
   g. 6 n. 3
6. a
7. Any two of the following:
   a. Purpose and type of loan
   b. Economic conditions
   c. Individual's credit rating
8. Evaluated to the satisfaction of the teacher-coordinator

INSURANCE
UNIT IV

UNIT OBJECTIVE

After completion of this unit, the student should be able to select life, health, accident, and homeowners' insurance to fit personal needs based on a working knowledge of each of the major types of insurance. The student should also be able to select an insurance company based upon certain criteria. This knowledge will be evidenced by completion of the assignment sheet and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with insurance to the correct definitions.
2. State the purpose of insurance.
3. Select from a list basic concepts of insurance.
4. Match the major types of insurance to correct definitions of each.
5. Select from a list characteristics of life insurance.
6. Select from a list characteristics of health insurance.
7. Define the term *workers' compensation*.
8. Select from a list features of workers' compensation.
9. Select from a list characteristics of homeowners' insurance.
10. Match types of auto insurance to descriptions of each.
11. List factors affecting the cost of auto insurance.
12. Select from a list statements about what to do or not do in case of an auto accident.
13. Select from a list factors affecting selection of an insurance company.
14. Describe the kinds of insurance policies that will fit personal needs based upon interviews with insurance agents.

INSURANCE
UNIT IV

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

   B. Contact insurance agents for all four major types of insurance to serve as resource persons. If time does not allow for each agent to be interviewed and/or to do a presentation, you may want to organize panel discussions of several resource people at once. Also, you may want to assign specific questions on the assignment sheet to certain students before the resource people are interviewed.

   C. Provide student with objective, information, and assignment sheets.

   D. Discuss unit and specific objectives and information and assignment sheets.

   E. Give test.

   F. Reteach if necessary.

   G. Test again until minimum standard is reached.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment Sheet #1--Describe Insurance Policies

   D. Test

   E. Answers to test

III. Unit reference--Allen, Cliff. *Practical Family Life.* Greenfield, Massachusetts: Channing L. Bete Co., Inc., 1977.

INSURANCE
UNIT IV

INFORMATION SHEET

I. Terms and definitions

   A. Policy holder--Person who owns insurance policy

   B. Premium--Amount of money paid on a periodic basis by policy holder in order to have insurance coverage

   C. Deductible--Amount of money the policy holder will pay before the insurance policy goes into effect

      Example: $100 deductible means the policy holder will pay the first $100 on an accident, sickness, or loss

II. Purpose of insurance--To protect persons against economic disaster due to unexpected happenings

III. Basic concepts of insurance

   A. Insurance shares economic loss

   B. Insurance spreads risk over a large group

   C. Each person pays a small portion of each loss

   D. Insurance replaces value only

   E. Insurance provides security to policy holders

   F. Costs of a policy depend on many factors

      Examples: Age; health; amount of coverage; type of policy; hazardous occupations; hobbies, such as sky diving and motorcycle racing

   G. Money can be saved by paying premiums annually instead of monthly

   H. Persons who want insurance should shop around to get maximum benefits at minimum cost

   I. Policies should be reviewed periodically to protect against inflation

   J. Premiums are lower for higher deductibles and limited range of losses

INFORMATION SHEET

K. Many factors should be considered before deciding on the amount of insurance

Examples: Income; net worth; age of dependents; skills of dependents; indebtedness; possible hazards, such as swimming pools; long term goals, such as college education

IV. Major types of insurance

A. Life insurance--Helps cover family financial needs when policy holder dies

B. Health insurance--Pays part of the medical bills when someone is hurt or sick

C. Homeowners' insurance--Protects home and belongings against loss

(NOTE: This is sometimes known as "fire" insurance although it covers more than loss from fire. It is also known as "property" insurance although, technically, property insurance is the part of a homeowners' policy that covers real and personal property from loss but does not include personal liability and medical coverage. Don't let the terms confuse you. Homeowners' insurance is also available for renters in order to cover their personal property. It is even more important to have insurance if you are renting since you have less control over the upkeep of the property or choice of neighbors.)

D. Auto insurance--Covers vehicle-related damage, loss, or injuries

V. Characteristics of life insurance

A. May provide savings and retirement income

B. Amount of coverage depends on the amount of money the survivors will need to keep a reasonable living standard

Examples: Funeral costs, at least six months' living expenses, remaining mortgage on home, education for children and other survivors, emergencies, outstanding debts

VI. Characteristics of health insurance

A. Patchwork of separate policies and companies is likely to duplicate coverages and to cost more

B. Group plans can often be less expensive

(NOTE: Keep health insurance benefits in mind when job-hunting.)

C. Some policies cover only major hospital expenses

D. Some policies provide regular income for the disabled

INFORMATION SHEET

VII. Workers' compensation--Health insurance provided by each state

VIII. Features of workers' compensation

- A. Is in effect in all states
- B. Employer must insure employees

  (NOTE: This applies usually to firms with four or more full-time employees.)
- C. Covers injury on the job
- D. Covers illness as result of job
- E. Pays percentage of earnings
- F. Pays accidental death benefits

IX. Characteristics of homeowners' insurance

- A. Your home must be insured for at least 80% of its value to get a loan
- B. Protection is provided if someone is injured on your property
- C. Coverage is in effect if you or a family member accidentally damages another's property
- D. Cost is determined by the amount of protection, type of construction, location, and availability of fire department and other protective services

X. Types of auto insurance

- A. Liability--Covers property damage and personal injury you may cause to other people
- B. Collision--Covers damage to your own car
- C. Comprehensive--Protects against loss of car from fire, theft, or other causes
- D. Extra coverage--Coverage for towing, personal injury, damage caused by uninsured motorist, and unusual events

XI. Factors effecting cost of auto insurance

- A. Amount of coverage
- B. Characteristics of driver

  Examples: Driving record, enrollment in driver's education class, age, sex, drinking habits, grades, location, use of vehicle

INFORMATION SHEET

C. Characteristics of automobile

Examples: Car's value, how car is used, where car is used

XII. What to do or not do in case of an accident

A. Check to see if anyone is injured

B. Do not leave the scene of an accident

C. Call the local police, state police, or highway patrol

D. Write down on paper the date, location (include cross streets, addresses, mileposts), time of the accident, names and addresses of persons involved, injured persons, witnesses, and name of each party's insurance company

E. Do not accept responsibility of risk before notifying your agent or company

F. Notify your agent or company

G. Do not discuss accident but record remarks and discussions made

H. Do not move cars until authorities have arrived

XIII. How to select an insurance company

A. Ask for other people's opinions of the company's reliability and speed in paying benefits

Examples: Competitors, Chamber of Commerce, banker, attorney, accountant

B. Notice if the quoted price is competitive

C. Ask about options that are available

Examples: Higher deductibles, varying amounts of protection

D. Find out all the types of insurance available from one company

Examples: Life, auto, homeowners'

E. Select an agent with the ability to explain policies in everyday language, answer questions, and meet your individual needs

(NOTE: Your company is no better than your agent!)

F. Find out if there is an adequate staff to handle problems, even if your agent is not available at the time

INFORMATION SHEET

G. Investigate the stability of the company

Examples: Size, years in business, reputation

H. Check on the servicing ability of the company

Example: If your company is represented in only twenty-five states and you move to a state where there is no agent, it would be difficult to have your insurance needs met. This information can be obtained by calling your state insurance commissioner at the state capitol.

INSURANCE
UNIT IV

ASSIGNMENT SHEET #1--DESCRIBE INSURANCE POLICIES

Since there is a lot of variety in premiums, policies, terms, and companies, it is advisable to "shop around" before selecting your agency and policies. Interview an insurance agent for each kind of insurance. Use the questions listed below as guidelines. Feel free to add your own questions. The insurance agent may be a guest speaker in the classroom or student organization meeting, someone you interview for a homework assignment, or someone you interview while on a field trip to an insurance agency.

After completing the interview, describe briefly in the space provided at the end of the assignment sheet the kinds of insurance policies you want to meet your personal needs now. How do you think the kind of policies you will need in ten years will be different from those policies that would fit your needs today? What options do you find desirable?

General Questions:

1. What is *annuity*?
2. Can one insurance plan be exchanged for another insurance plan if the policy holder desires?
3. What does a person have to do to show that she/he is insurable?
4. How do you figure how much coverage is enough?
5. Are there provisions to pay insurance premiums if a person becomes totally and permanently disabled?
6. What is *endowment insurance*?
7. What does *face amount* mean?
8. What is a *mortality table*?

ASSIGNMENT SHEET #1

9. What is *settlement option*?

10. What is *actual cash value*?

11. Is a person covered by a policy as soon as application is made, or is there a waiting period before the policy takes effect?

12. Is insurance a gamble?

13. Is it illegal for an agent to give a rebate to a policy holder from the agent's commission?

14. Does *underwriting* mean that the insurance company is determining whether or not a person is a good risk?

15. Is a *rider* a part of an insurance policy?

16. What does *grace period* mean?

17. Can an insurance company cancel a person's insurance after premiums have been paid for several years?

18. What is the role of the state insurance commission?

Life Insurance:

1. What is *limited payment life insurance*?

2. What is *nonparticipating life insurance*?

ASSIGNMENT SHEET #1

3. What is *participating life insurance*?

4. What is the difference in *term* and *permanent* life insurance?

5. Do the terms *permanent life insurance, cash value life insurance, whole life insurance, straight life insurance,* and *ordinary life insurance* all mean the same things? If not, how do they differ?

6. What is the difference in *level* and *decreasing* term insurance?

7. Which is the most expensive, term or permanent life insurance?

8. Does term life insurance have any cash value?

9. Is term life insurance payable only at death?

10. Is term life insurance a contract only for a stated period of time?

11. Can level term life insurance be renewed at the end of the contract if there have been no changes in health?

12. Is it generally more expensive to renew level term life insurance?

13. What is usually the specified time period for level term life insurance? For decreasing term insurance?

ASSIGNMENT SHEET #1

14. Do premiums and the face amount remain the same during the contract for level term life insurance? For decreasing life insurance?

15. What would be a situation in which a person would want decreasing term life insurance rather than level term life insurance?

16. Which is most frequently purchased, term life insurance or permanent life insurance?

17. What are some optional features which may be added to life insurance if a person qualifies?

18. What is *waiver of premium*?

19. What is *double indemnity*?

20. What is *loan value*?

21. Can insurance premiums be paid up for a certain period of time? Permanently?

22. Is life insurance a way to save money?

23. What is an *endowment*?

24. Can life insurance policies be used for collateral?

25. What is the interest rate if you borrow on a life insurance policy?

ASSIGNMENT SHEET #1

26. Does borrowing from a policy decrease the face value by the amount borrowed plus the interest?

27. Are there only certain ages at which a policyholder can purchase additional life insurance? If so, what are the ages?

28. What does a person have to do to include his/her spouse on the insurance policy if he/she were not married when the policy was first taken out? What about the birth or adoption of children?

29. If a person has the option of having premiums paid upon disability, do those premiums ever have to be repaid?

30. Are you covered in case of war?

31. Is a person covered in case of suicide?

32. Does an insurance company have the right to perform an autopsy?

Homeowners' Insurance:

1. Is there payment for indirect loss, such as rental income not received because of a destroyed building?

2. Do you have inland marine insurance to cover property that does not remain in a fixed location, such as cargo or contractor's equipment?

3. Can jewelry and other valuable items be included in a homeowners' policy?

ASSIGNMENT SHEET #1

4. Do policies cover damages resulting from torts and other crimes?

5. What is the difference in *basic form, broad form, comprehensive form*, and *tenant homeowners'* policies?

6. Do basic homeowners' policies cover the following disasters: fire, lightning, windstorms, hail, explosions, riots, falling aircraft, smoke damage, vandalism, and theft?

7. Do broad homeowners' policies cover more disasters than basic homeowners' policies?

8. Which kind of homeowner's policy is most widely purchased?

9. Can coverage be purchased for the following disasters: weight of ice, snow, and sleet; explosion of heating systems; water damage; freezing pipes; electrical damage to appliances; and glass damage?

10. Can a person usually get coverage for the following disasters: earthquakes, landslides, floods, backed-up sewers, war, nuclear radiation, tornadoes, and hurricanes?

Automobile Insurance:

1. Does auto insurance include coverage of medical payments?

2. Is it required by law to have auto insurance?

3. Does liability insurance cover you regardless of who is at fault?

ASSIGNMENT SHEET #1

4. Does liability insurance pay for damage to others when you are at fault?

5. Does *casualty company* mean a company that sells automobile insurance?

6. Do you often have to go to court to settle claims?

7. Does coverage include damage to property, such as lamp posts, telephone poles, and buildings?

8. Are medical payments covered when the accident is the responsibility of the other driver? When the other driver's liability will not pay?

9. What are the limits of coverage?

10. What is the usual amount of deductibles?

11. What can cause a person to have his/her auto insurance dropped by the insurance company?

12. How many estimates of damage does a person need to get after an accident before filing a claim?

13. Why do unmarried young males have the highest premiums?

14. How long does an accident stay on a person's record?

ASSIGNMENT SHEET #1

15. What are some restrictions a driver may have to agree to in order to get auto insurance at a lower price?

16. Can you insure more than one car on the same policy?

Health Insurance:

1. What is *major medical*?

2. Does the insurance company pay directly to the policy holder or to the hospital?

3. Are there maximum daily amounts and number of days covered?

4. Can coverage be obtained for visits to the clinic, for medicines, hospital room, x-rays, surgery, dental, ambulance, blood, oxygen, private nurse, laboratory costs, physician's fee?

5. Can options be furnished to provide income while in the hospital or disabled?

ASSIGNMENT SHEET #1

LIFE INSURANCE POLICY

HOMEOWNERS' INSURANCE POLICY

INSURANCE
UNIT IV

TEST

NAME ________________________________ SCORE ______________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Amount of money paid on a periodic basis by policy holder in order to have insurance coverage	1. Policy holder
_____b. Person who owns insurance policy	2. Premium
_____c. Amount of money the policy holder will pay before the insurance policy goes into effect	3. Deductible

2. State the purpose of insurance.

____

____

3. Select from the following list basic concepts of insurance by placing an "X" in the appropriate blanks.

_____a. Insurance shares economic loss

_____b. Insurance spreads risk over a large group

_____c. Each person pays a small portion of each loss

_____d. Insurance replaces value only

_____e. Insurance provides security to policy holders

_____f. Costs of a policy depend on many factors

_____g. Money can be saved by paying premiums monthly instead of annually

_____h. Persons who want insurance should shop around to get maximum benefits at minimum cost

_____i. Policies should be reviewed periodically to protect against inflation

_____j. Premiums are higher for higher deductibles and a limited range of losses

_____k. Many factors should be considered before deciding on the amount of insurance

4. Match the major types of insurance on the right to definitions of each. Place the appropriate numbers in the blanks provided.

_____a. Protects home and belongings against loss

_____b. Pays part of the medical bills when someone is hurt or sick

_____c. Covers vehicle-related damage, loss, or injuries

_____d. Helps cover family financial needs when policy holder dies

1. Life insurance
2. Health insurance
3. Homeowners' insurance
4. Auto insurance

5. Select from the following list characteristics of life insurance by placing an "X" in the appropriate blanks.

_____a. May provide savings and retirement income

_____b. Costs less for older persons

_____c. Amount of coverage depends on the amount of money the survivors will need to keep a reasonable living standard

_____d. Costs less to pay the premiums monthly instead of annually

6. Select from the following list characteristics of health insurance by placing an "X" in the appropriate blanks.

_____a. All health insurance policies, premiums, and provisions are about the same

_____b. It is a good idea to get several policies and companies to get entire coverage

_____c. Group plans are usually more expensive

_____d. Some policies cover only major hospital expenses

_____e. Some policies provide regular income for the disabled

7. Define *workers' compensation.*

____

____

8. Select from the following list features of workers' compensation by placing an "X" in the appropriate blanks.

_____a. Is an optional plan that employees may choose

_____b. Covers injury both on and off the job

_____c. Covers illness both on and off the job ______d. Pays percentage of earnings

______e. Pays accidental death benefits

9. Select from the following list characteristics of homeowners' insurance by placing an "X" in the appropriate blanks.

______a. Your home must be insured for at least 80% of its value to get a loan

______b. Protection is provided if someone is injured on your property

______c. Coverage is in effect if you or a family member accidentally damages another's property

______d. Cost is determined by amount of protection, type of construction, location, and availability of fire department and other protective services

10. Match types of auto insurance on the right to descriptions of each. Place the appropriate numbers in the blanks provided.

______a. Covers damage to your own car

______b. Covers property damage and personal injury you may cause to other people

______c. Coverage for towing, personal injury, damage caused by uninsured motorist, and unusual events

______d. Protects against loss of car from fire, theft, or other causes

1. Liability
2. Collision
3. Comprehensive
4. Extra coverage

11. List factors affecting the cost of auto insurance.

a. ______________________________

b. ______________________________

c. ______________________________

12. Select from the following list statements about what to do or not do in case of an auto accident by placing an "X" in the appropriate blanks.

______a. Check to see if anyone is injured

______b. Call the local police, state police, or highway patrol

______c. Write down on paper the date, location (include cross streets, addresses, mileposts), time of accident, names and addresses of persons involved, injured persons, witnesses, and name of each party's insurance company _____d. Do not leave the scene of an accident

_____e. Accept the responsibility of risk

_____f. Notify your agent or company

_____g. Do not discuss the accident but record the remarks and discussion made

_____h. Move the cars out of the road as soon as possible so traffic can move again

13. Select from the following list factors affecting selection of an insurance company by placing an "X" in the appropriate blanks.

_____a. Ask for other people's opinions of the company's reliability and speed in paying benefits

_____b. Notice if the quoted price is competitive

_____c. Ask about options that are available

_____d. Find out all the types of insurance available from one company

_____e. Select an agent with the ability to explain policies in everyday language, answer questions, and meet your individual needs

_____f. Find out if there is an adequate staff to handle problems, even if your agent is not available at the time

_____g. Investigate the stability of the company

_____h. Check on the servicing ability of the company

14. Describe the kinds of insurance policies that will fit personal needs based upon interviews with insurance agents.

(NOTE: If this activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

INSURANCE
UNIT IV

ANSWERS TO TEST

1. a. 2
   b. 1
   c. 3
2. To protect persons against economic disaster due to unexpected happenings
3. a, b, c, d, e, f, h, i, k
4. a. 3
   b. 2
   c. 4
   d. 1
5. a, c
6. d, e
7. Health insurance provided by each state
8. d, e
9. a, b, c, d
10. a. 2
    b. 1
    c. 4
    d. 3
11. a. Amount of coverage
    b. Characteristics of driver
    c. Characteristics of automobile
12. a, b, c, d, f, g
13. a, b, c, d, e, f, g, h
14. Evaluated to the satisfaction of the teacher-coordinator

BUYING A CAR
UNIT V

UNIT OBJECTIVE

After completion of this unit, the student should be able to select a mechanically sound car. The student should be able to select from a list precautions to take when looking at the price and financing of a car and be able to list things to expect during the shopping and bargaining processes. This knowledge will be evidenced by completion of the assignment sheet and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with buying a car to the correct definitions.
2. List things to do before seriously looking for a car.
3. Select from a list things to be aware of in car advertising.
4. Match used car dealer locations to characteristics of those locations.
5. List things to tell a salesperson when shopping for a car.
6. List things to expect during the bargaining process.
7. Match clues to possible problems with the mechanical condition of a used car to descriptions of the problems.
8. Select from a list precautions to take when looking at the price and financing of a car.
9. List advantages and disadvantages of auto loan agencies.
10. Distinguish between charges and interest.
11. Name the best time to buy a new car.

BUYING A CAR
UNIT V

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

   B. Provide student with objective sheet.

   C. Provide student with information sheet.

   D. Discuss unit and specific objectives.

   E. Discuss information sheet.

   F. Have a reputable car dealer speak to the class.

   G. Have students share their experiences in buying a car.

   (NOTE: Most of the material in this unit applies to buying a used car but may also pertain to the purchase of a new car. Be sure to include discussions of both new and used cars in your classroom discussion.)

   H. Discuss why insurance is higher for certain age groups and certain locations.

   I. Go outside and look at a car as you would if you were buying a used car. Do this with objective seven.

   J. Give test.

   K. Reteach if necessary.

   L. Test again until minimum standard is reached.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment Sheet #1--Bargaining Process

   D. Answers to assignment sheet

   E. Test

   F. Answers to test

III. Unit references:

A. Jackson, Charles R. *How to Buy a Used Car.* Philadelphia, Pennsylvania: Clinton Book Company, 1967.

B. *So You Want Wheels.* The Kiplinger Washington Editors, Inc., 1972.

BUYING A CAR
UNIT V

INFORMATION SHEET

(NOTE: Because good transportation is important in getting and keeping many jobs and because the first major means of transportation for students is usually a used car, this unit is devoted to helping students make wise decisions when buying a used car. The majority of used car dealers are honest citizens; however, the person without a knowledge of this industry's selling environment could be at the mercy of the few dishonest salespersons. Many of the points in this unit also apply to a new car purchase.)

I. Terms and definitions

A. Collateral--Something of value which serves as a guarantee that payment will be made

B. Warranty--Promise that a product is of a certain quality; statement of the responsibility of the company issuing the guarantee to repair or replace defective parts

C. Depreciation--Lowering of value and price

D. Loan value--Value of the car on which the loan agency will issue a loan

(NOTE: This may not be the true value of the car but only a portion of the value.)

E. Equity--Amount of money invested in property

F. Credit life insurance--Insurance policy that pays the balance of a loan in case of the borrower's death

G. Title--Document that shows proof of ownership

(NOTE: It is the responsibility of the seller to have a clear title free from liens or debts.)

H. Blue book--Publication which shows the loan value, wholesale price, and retail price of used cars

(NOTE: The blue book information can be obtained at your bank or auto dealer.)

II. Things to do before seriously looking for a car

A. Decide why you need a car

Examples: To make deliveries on your job, transportation to and from work, economic means of transportation, to impress the opposite sex

INFORMATION SHEET

B. Decide on the style and price range that will fit your needs

(NOTE: Do not make a big issue of the model because you may limit your selection.)

C. Check newspaper ads

D. Shop around

E. Check on the seller's reputation

III. Things to be aware of in car advertising

A. Salesperson may start bargaining with the original price instead of the sale price

(NOTE: If the customer calls the sale price to the salesperson's attention, the salesperson will usually apologize, compliment the customer on finding a bargain, and begin with the sale price.)

B. Specials may not allow much trade-in value on your car

C. Some warranty claims may not be realistic or what they appear to be at first glance

Example: "One year or 50,000 miles warranty" means one year or 50,000 miles, whichever comes first. It is almost impossible to put 50,000 miles on a car in a year. A more realistic figure would be 20,000 miles

D. Phrases promising little down payment may require that something of value be put up as collateral

Example: "No cash needed" or "100% financing" may require that your furniture be mortgaged. This would mean that if you did not keep up your payments you would lose the car, your furniture, and still have to pay the balance

IV. Characteristics of used car dealer locations

(NOTE: It is recommended that you go to a dealer who has developed a reputation of giving good service.)

A. Personal owner--May offer good bargains but does not provide a guarantee or service

B. Independent dealer in a low income section--Offers low monthly payments but little assurance of a mechanically sound car

INFORMATION SHEET

C. Independent dealer in a medium or high income area

1. Generally good quality cars because the previous owners have usually spent what is necessary for good maintenance

2. Usually later model cars

3. More one-owner cars

4. More dealers who specialize in a particular model of car

   Examples: Convertibles, trucks, station wagons, foreign cars, luxury cars

D. New car dealer

1. Must meet standards set by new car manufacturer

2. Will sell used cars at an attractive price because dealer wants to concentrate efforts on selling new cars

V. Things to tell a salesperson when shopping for a car

A. That you are just looking now but will be buying a car soon

(NOTE: This will show that you are a careful shopper who compares prices and conditions.)

B. Price range and style that you have decided will fit your needs

C. That you want a mechanically sound car

D. Which car you have selected once you are ready to buy

(NOTE: This will distinguish you from the "tire kickers" and "door slammers.")

VI. Things to expect during the bargaining process (Assignment Sheet #1)

(NOTE: There are few fixed prices in the car business because the customer is often not only the buyer but also the seller of a car as a trade-in. Therefore, bargaining is the natural expected practice in this industry.)

A. Offers and counter-offers until a compromise is reached on the price of the car and trade-in

(NOTE: A rule of thumb for a new car is to expect 15-18% off the sticker price without a trade-in.)

B. Having the car checked by an outside mechanic

C. Salesperson bringing in another person to help close the deal

INFORMATION SHEET

VII. Clues to possible problems with the mechanical condition of a used car

(NOTE: Many dealers will spend more time and money fixing the exterior of the car rather than repairing the working parts. Even if they have replaced motor parts, they will seldom mention it without being asked because most customers have a tendency to be afraid of a car which has needed a part replaced. All promises for repairs and services after the sale should be placed in writing on the face of the order blank before signing the agreement. The best guarantee of a mechanically sound car is to have it checked by an unbiased mechanic who can put the car on a rack. The $10-$12 for this inspection is not an expensive investment to guard against expensive repairs that may have to be made shortly after the purchase of the car.)

A. Thick oil--May hide engine noises

B. Black or light blue smoke from the exhaust pipe--May mean high oil consumption, the need for a piston ring job, or the need to rebuild the motor

(NOTE: Tailpipe will have become black and gummy if this is a problem. Do not be alarmed if a white steam comes from the exhaust pipe because this is normal.)

C. Protective seat covers--May mean soiled or damaged upholstery

D. Worn tires--May mean the car needs alignment

(NOTE: The kind of tires needed, i.e., radials, bias ply, or bias-belted, depends upon the amount of driving and the road conditions where most of the driving will be done.)

E. Rust on the underbody or around wheel openings--Means the car has been driven on a salted road without being washed frequently

(NOTE: This occurs most often in cars from the coastal areas.)

F. New paint job--May mean car has been damaged in a wreck

(NOTE: Today's cars which are less than five years old should not need a new paint job. Look at the firewall between the engine compartment and the driver's seat to see if a car has been repainted. This part is seldom repainted because of the large number of wires in this area.)

G. Large number of miles on the speedometer--May mean repairs will soon be needed from normal wear and tear

(NOTE: Do not place much weight on the mileage. Although it is against the law, speedometers may be changed easily.)

INFORMATION SHEET

H. Excessive bouncing of car--May mean shock absorbers are needed

(NOTE: This may be tested by standing on the bumpers and bouncing up and down. If the car keeps bouncing awhile after you have stopped moving it, then the car may need repair.)

I. Oil around the air filter--May mean that piston rings are needed

J. Wheels which are not straight--May mean that wheels need alignment or that frame has been bent in an accident

(NOTE: It is a good idea to look at the wheels from the front and the back. Have a friend follow you during the test drive to see if the car travels in a straight line from the rear view, or run the car through some water and notice if the tracks are straight.)

K. Oil leaks under the car or inside the wheels--May mean differential, brake seal, or crankshaft problems

L. Slackness in the steering wheel--May indicate that the car has not been greased properly or even more serious problems

M. Slackness in brakes or pulling of car to one side when brakes are applied--May indicate serious brake problems

N. Noise or difficulty in shifting--May indicate transmission problems

VIII. Precautions to take when looking at the price and financing of a car

A. Higher price does not necessarily mean a better car

B. There are few bargains in repossessed cars

C. There may be hidden costs in picking up someone's car payment

Examples: Taxes, work orders that have not been paid

D. Taxes and costs for the transfer of title probably are not included in the quoted price

Examples: Sales tax, excise tax

E. Down payment of 20-30% is recommended

(NOTE: A down payment of 5-10% creates higher interest charges.)

INFORMATION SHEET

F. Trade-in value of your car is not as important as the difference between the trade-in and price of the car wanted

(NOTE: Many people are swayed by a good offer for their trade-in when the additional money given to the trade-in was just added to the original price of the car being purchased. Also, you may want to consider selling your old car yourself. You can usually get more for your car that way.)

G. Operating expenses should be considered

Examples: Gas mileage, oil, tag, insurance, repairs

(NOTE: Insurance costs are higher for younger drivers. The costs are reduced some, however, if a student has at least a B average and has had driver's education.)

H. Total costs should be figured

Example: Car cost $3,850

Downpayment $600

Balance financed at 8% for 36 months

Total cost of car $4,710

$3850	$3250	$3850
- 600	x .08	+ 260
$3250	$260	$4710

IX. Advantages and disadvantages of auto loan agencies

A. Auto dealer

1. Advantages

   a. Convenient

   b. Good place to obtain first loan

2. Disadvantage--May be a high rate of interest

   (NOTE: The dealer usually sells contracts to a bank or finance company and both the dealer and finance company take a fee for the loan. The buyer cannot stop payments if the car develops problems.)

INFORMATION SHEET

B. Bank

1. Advantage--May offer most reasonable rates

   (NOTE: This is not always true, so shop around for financing.)

2. Disadvantage--May require a large downpayment

   (NOTE: Shop around for the best bank rates. Some banks in the same area offer different rates. Some offer better rates to checking account customers who allow them to debit the account for the monthly payment.)

C. Credit union

(NOTE: To qualify for a loan the borrower must be a member of the credit union.)

1. Advantages
   - a. May offer reasonable rates
   - b. May offer credit life insurance at no extra charge
2. Disadvantage--May require a large downpayment

D. Finance company

1. Advantage--May offer loans when the borrower is not eligible for a bank or credit union loan
2. Disadvantages
   - a. May have higher interest rates than banks or credit unions
   - b. May add service charges for services

     Example: Charge for giving credit report and credit life insurance

X. Difference between charges and interest

(NOTE: These terms are often used to mean the same thing but they have distinct differences in the used car business.)

INFORMATION SHEET

A. Charge--Cost of borrowing money

B. Interest--Percentage of the original price it costs to borrow money

Example: A 6% finance charge is actually between 11% and 12% interest per year, the reason being that it is paid on the full amount for a period of a year while the balance diminishes because of payments each month. Put simply, the customer is paying 6% per annum on, say, $1,000 the first month; however, with every month that passes the balance owed is reduced until on the last month he/she owes only one twelfth of the amount originally borrowed but is still paying a finance charge at the rate of 6% on the original full $1,000 amount. Do not get the idea that it is only 6% interest; it is not. It is a finance charge that actually amounts to slightly less than 12% interest.

XI. Best time to buy a new car--Sometime in September and October when the new models are coming in and dealers must reduce their inventory

(NOTE: You may not have as much choice on color and accessories late in the buying season. Other temporary factors may influence the best time to buy, such as extremely cold weather when sales are low.)

BUYING A CAR
UNIT V

ASSIGNMENT SHEET #1--BARGAINING PROCESS

Directions: Read the following case study and answer the questions at the end.

Example: ALLEN FERRELL, the salesperson: "Mr. Gullible, the price on that creampuff of a DeLuxe Applecart four door is $1,895. Let's see, your Rattletrap Special is appraised at $550 so that makes a difference of $1,345 plus sales tax and transfer of title. What do you say--shall we write it up?"

(Allen is quoting the appraiser's figure establishing the wholesale value of the trade-in and has just hurled what is known as the "low ball." This is shock treatment, a way to bring the customer down to earth about the real value of his/her trade. It opens the door for serious bargaining.)

GARY GULLIBLE, the buyer: "What! Rattletraps not as good as mine are selling on lots all over town for $750 and better. And just a couple of months ago, I bought a new battery and had a new muffler installed. Oh, yes, and a new water pump three or four months ago, too." (This work was performed well over a year ago--but never mind.) "$550 is way off. I ought to get at least $700."

ALLEN, the salesperson: "Look, I didn't make the appraisal. It may seem low to you but honestly that's all it is worth to us. We'd just as soon have the $550 as your car."

(Allen is truthful in this. The dealership would rather have the $550 than Gary's Rattletrap. At this stage if Allen has a copy of the appraisal form with deficiencies noted, he is in a position to point out there is no spare tire, tires on the ground are bald, paint and metal work are needed on the front fenders, and so on. If he has no completed appraisal form, Allen can still argue these matters, but his position is weakened. Of course, Gary knows what must be done to keep the car on the road. That's why he is trading. The form helps to bring home to Gary what is needed and that it will cost money.)

ALLEN continues: "I agree that your Rattletrap is a solid piece. But we are going to have to spend $75 or $100 to get it ready for sale, maybe more if there are other troubles. If you'll sign an order right now, I'll see if I can't get you $600. I'll really try. I need the business. Okay?" He reaches for the order pad and starts writing.

GARY: "No, sir. I'm not going to let that good car go for any $600. My sister-in-law offered me over $700 for it just last month." (This is not true but customers are naughty that way. His sister-in-law lives 800 miles away, hasn't seen Gary in a year, owns her own business, and just bought a new Cadillac.) "Besides, I want to be certain about the condition of that car I'm interested in. I'd like to take it to a mechanic friend of mine."

ASSIGNMENT SHEET #1

ALLEN: "Why, go ahead and take it. Keep it three or four hours. Get it back here before we close though; the house doesn't want cars out overnight. Leave the Rattletrap here and I'll have it checked out again. If I can get that appraisal raised to $650 and maybe get our manager, Mr. Tom Fadgin, to cut the price on our car, you might come out with the $700 you want."

(In his last remark Allen Ferrell has skillfully thrown what is known as the "high-ball" to Gary, this being an offer so generous that Gary is taken out of the market where competitor dealers are concerned. The high-ball will bring Gary back without his detouring to shop elsewhere. Even if he does shop, he will not commit himself. Meantime, Allen Ferrell has said that he will *try* for $700. This does not mean that surely he will be successful in getting the $700.

Another matter: Gary may stop at his home to show the car to his family. It will be in his driveway in a familiar setting. It is such an improvement over what he has been driving that his family will approve even though they don't like the hot pink color. His girlfriend will admire it and show her approval. Gary is unconsciously making a commitment.

Gary takes the car to his neighborhood auto repair shop where they have been taking care of the Rattletrap and other family cars. The owner is a good mechanic, a former service manager for a big dealer until he opened his own shop. He checks out the car and pronounces it to be in fairly sound shape. And here we point out a good practice. When Gary first went shopping he stated that the car he wanted had to be in good mechanical condition and that this was the most important consideration. As a result, Ferrell showed him the best cars on the lot and steered him away from others that may have looked as good but that he, good old Allen Ferrell, suspected might be wanting mechanically. When Gary took the car to the neighborhood shop for inspection he did tell them he was thinking of buying it; he did not say where it was from.

Now if this simple inspection seems a lot of bother, bear in mind that the action should not take over an hour or so and should not cost much. Isn't it worth it to safeguard a $1,895 expenditure? If we could count on the dealers making thorough inspections when they service the car for the first time, inspection by an outsider wouldn't be necessary, but we cannot count on most of the dealers for that. However, few people act to get this protection when they buy a used car. And to give them their due, dealers have no objection to an outside inspection and are cheerful about it when it is suggested.

GARY returns: "The car seems pretty good. But the bumper jack is missing and so's the cigarette lighter. The spare tire is worn. If you'll get those things taken care of, I might deal. But not at $600 for my Rattletrap. No, Sirree."

ASSIGNMENT SHEET #1

ALLEN (He's been through this countless times.): "Well, I said I'd try to get you a better allowance on your trade. How much do you have to have?"

GARY: I want $700 or no dice."

ALLEN: "Brother, that's a load. But if I don't sell cars, I don't eat. The inventory is high now and maybe the house will relax and give on this."

(Allen is now on Gary's side, and, as a friend, is conspiring with Gary to force the house into a better deal.)

ALLEN continues: "I'll write up an order. I'll have to have a deposit. I can take jawbone orders to the sales manager all day long and he won't even listen. But a signed order and a deposit--say $20 as earnest money--is different. If he okays the deal, you've bought the car."

(Allen writes the order allowing $700 for the Rattletrap. Gary signs it and produces the $20.)

ALLEN FERRELL goes to Tom Fadgin, the sales manager: "The radio in the closing room on the lot just said that Willie Pays busted a homer a couple of minutes ago. Anyway, I got a write-up here on the hot pink 1964 DeLuxe Applecart. The trade is appraised at $550 and the write-up is for $700 allowance. The buyer's name is Gullible and his credit looks real good. What do you say?"

FADGIN: "Don't you guys ever turn off that radio? Instead of listening to it you'd be better off lining up those cars. That lot is a mess. Okay. Tell him $650 for his trade. That's a $100 up. But don't lose him."

FERRELL back to Gullible: "I really pushed for it, but he wouldn't hold still for that $700 allowance. Now look here, I've got to sell a car today. It's been a bad week, and I'm willing to try him again at $675. But that's the last. How about it? That's really a good car and a good deal."

(Gary agrees and is secretly delighted. He was actually willing to close for the $650 but couldn't bring himself to say so. Allen didn't stay with it long enough. Gary is just about worn out, too.)

ALLEN FERRELL to Tom Fadgin: "Got the deal for $675 allowance for the Rattletrap. This Gary Gullible is a tough trader. Okay?"

FADGIN: "Still giving the joint away are you? Okay, I'll accept it. Tell him he can have the Applecart tomorrow if his credit checks out. Check the credit statement yourself. And see if you can get a little more money than the $20 you are holding. I don't want him to get buyer's remorse. You never know until the tail light is over the curb."

ASSIGNMENT SHEET #1

1. Did Gary get the car checked by an outside mechanic?

____

____

2. Did the salesperson bring in another person to help close the deal?

____

____

3. How many offers and counter-offers were made before a meeting place was found on the price of the car and trade-in?

____

____

BUYING A CAR
UNIT V

ANSWERS TO ASSIGNMENT SHEET #1

1. Yes
2. Yes
3. Four

BUYING A CAR
UNIT V

TEST

NAME_____________________________________SCORE______________________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Something of value which serves as a guarantee that payment will be made

_____b. Lowering of value and price

_____c. Amount of money invested in property

_____d. Promise that a product is of a certain quality; statement of the responsibility of the company issuing the guarantee to repair or replace defective parts

_____e. Value of the car on which the loan agency will issue a loan

_____f. Insurance policy that pays the balance of a loan in case of the borrower's death

_____g. Publication which shows the loan value, wholesale price, and retail price of used cars

_____h. Document that shows proof of ownership

1. Collateral
2. Warranty
3. Depreciation
4. Loan value
5. Equity
6. Credit life insurance
7. Title
8. Blue book

2. List things to do before seriously looking for a car.

a. ____

b. ____

c. ____

d. ____

e. ____

3. Select from the following list things to be aware of in car advertising. Place an "X" in the appropriate blanks.

_____a. Salesperson may start bargaining with the original price instead of the sale price

_____b. Specials allow a great deal of trade-in value on your car

_____c. Some warranty claims may not be realistic or what they appear to be at first glance

_____d. Phrases promising little down payment may require that something of value be put up as collateral

4. Match the used car dealer locations on the right to characteristics of those locations by placing the appropriate numbers in the blanks provided. An answer may be used more than once.

_____a. Offers low monthly payments but little assurance of a mechanically sound car

_____b. Will sell used cars at an attractive price because dealer wants to concentrate efforts on selling new cars

_____c. More dealers who specialize in a particular model of car

_____d. May offer good bargains but does not provide a guarantee or service

_____e. Generally good quality cars because the previous owners have usually spent what is necessary for good maintenance

_____f. Usually later model cars

_____g. Must meet standards set by new car manufacturer

_____h. More one-owner cars

1. Personal owner
2. Independent dealer in a low income section
3. Independent dealer in a medium or high income area
4. New car dealer

5. List things to tell a salesperson when shopping for a car.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

6. List things to expect during the bargaining process.

a. ______________________________

b. ______________________________

c. ______________________________

7. Match the clues to possible problems with the mechanical condition of a used car on the right to the descriptions of the problems. Place the appropriate numbers in the blanks provided.

_____a. May indicate transmission problems

_____b. May mean differential, brake seal, or crankshaft problems

_____c. May indicate serious brake problems

_____d. May indicate that the car has not been greased properly or even more serious problems

_____e. May mean that wheels need alignment or that frame has been bent in an accident

_____f. May mean shock absorbers are needed

_____g. May mean car has been damaged in a wreck

_____h. May mean repairs will soon be needed from normal wear and tear

_____i. May mean that piston rings are needed

_____j. May mean the car needs alignment

_____k. Means the car has been driven on a salted road without being washed frequently

_____l. May mean soiled or damaged upholstery

_____m. May mean high oil consumption, the need for a piston ring job, or the need to rebuild the motor

_____n. May hide engine noises

1. Thick oil
2. Black or light blue smoke from the exhaust pipe
3. Protective seat covers
4. Worn tires
5. Rust on the underbody or around the wheel openings
6. New paint job
7. Large number of miles on the speedometer
8. Excessive bouncing of car
9. Oil around the air filter
10. Wheels which are not straight
11. Oil leaks under the car or inside the wheels
12. Slackness in the steering wheel
13. Slackness in brakes or pulling of car to one side when brakes are applied
14. Noise or difficulty in shifting

8. Select from the following list precautions to take when looking at the price and financing of a car by placing an "X" in the appropriate blanks.

_____a. Higher price means a better car

_____b. Real bargain can usually be found in a repossessed car

_____c. There may be hidden costs in picking up someone's car payment

_____d. Taxes and costs are usually included in the quoted price

_____e. Down payment of 5-10% is recommended

_____f. Trade-in value of your car is not as important as the difference between the trade-in and price of the car wanted

_____g. Operating expenses should be considered

_____h. Total costs should be figured

9. List one advantage and one disadvantage of each auto loan agency.

a. Auto dealer

1) Advantage--________________________________

2) Disadvantage--________________________________

b. Bank

1) Advantage--________________________________

2) Disadvantage--________________________________

c. Credit union

1) Advantage--________________________________

2) Disadvantage--________________________________

d. Finance company

1) Advantage--________________________________

2) Disadvantage--________________________________

10. Distinguish between charges and interest.

____

____

____

____

11. Name the best time to buy a new car.

BUYING A CAR
UNIT V

ANSWERS TO TEST

1.
   a. 1
   b. 3
   c. 5
   d. 2
   e. 4
   f. 6
   g. 8
   h. 7
2.
   a. Decide why you need a car
   b. Decide on the style and price range that will fit your needs
   c. Check newspaper ads
   d. Shop around
   e. Check on the seller's reputation
3. a, c, d
4.
   a. 2
   b. 4
   c. 3
   d. 1
   e. 3
   f. 3
   g. 4
   h. 3
5.
   a. That you are just looking now but will be buying a car soon
   b. Price range and style that you have decided will fit your needs
   c. That you want a mechanically sound car
   d. Which car you have selected once you are ready to buy
6.
   a. Offers and counter-offers until a compromise is reached on the price of the car and trade-in
   b. Having the car checked by an outside mechanic
   c. Salesperson bringing in another person to help close the deal
7.
   a. 14
   b. 11
   c. 13
   d. 12
   e. 10
   f. 8
   g. 6
   h. 7

i. 9

j. 4

k. 5

l. 3

m. 2

n. 1

8. c, f, g, h

9. One advantage and disadvantage under each of the following categories:

   a. Auto dealer

      1) Advantages

         a) Convenient

         b) Good place to obtain first loan

      2) Disadvantage--May be a high rate of interest

   b. Bank

      1) Advantage--May offer most reasonable rates

      2) Disadvantage--May require a large downpayment

   c. Credit union

      1) Advantages

         a) May offer reasonable rates

         b) May offer credit life insurance at no extra charge

      2) Disadvantage--May require a large downpayment

   d. Finance company

      1) Advantage--May offer loans when the borrower is not eligible for a bank or credit union loan

      2) Disadvantages

         a) May have higher interest rates than banks or credit unions

         b) May add service charges for services

10. a. Charge--Cost of borrowing money

    b. Interest--Percentage of the original price it costs to borrow money

11. Sometime in September and October when the new models are coming in and dealers must reduce their inventory

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to select from a list things a lessee should do under Oklahoma law, the guarantees and assumptions of implied and expressed warranties, and laws pertaining to types of partnerships. The student should also be able to list the things necessary in order to have a legal contract. This knowledge will be evidenced by completion of the assignment sheet and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with basic law for business and consumers to the correct definitions.
2. Select from a list things a lessee should do under Oklahoma law.
3. Distinguish between implied and expressed warranties.
4. Select from a list assumptions a buyer can make because of implied warranties.
5. Select from a list guarantees made in expressed warranties.
6. List the things necessary in order to have a legal contract.
7. Match types of business ownership to descriptions of each.
8. Select from a list general laws pertaining to partnerships.
9. Select from a list true statements about labor legislation protecting minors.

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

  A. Give pretest using objective sheet.

  B. Provide student with objective, information, and assignment sheets.

  C. Make transparencies.

  D. Invite guest speakers, such as a real estate agent, lessor/lessee, or lawyer.

  E. Discuss information and assignment sheets.

  F. Take a field trip to the courthouse to look up legal land descriptions. This is a good time to teach real estate and land descriptions if needed by most of your students.

  G. Teach in more detail the types of businesses, their advantages and disadvantages, if determined to be needed by your students. There are many good references on the subject, including those listed on the next page.

  H. Give test.

  I. Reteach if necessary.

  J. Test again until minimum standard is reached.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Who Is to Make Repairs?

    2. TM 2--Proper Notice

    3. TM 3--Read Contracts

    4. TM 4--Individual Proprietor

    5. TM 5--Partnership

    6. TM 6--Corporation

        7. TM 7--Legal Entity
        8. TM 8--Cooperative
        9. TM 9--Property in a Partnership

    D. Assignment Sheet #1--Completing a Lease

    E. Answers to Assignment Sheet #1

    F. Test

    G. Answers to test

III. Unit references:

A. Nelson, Frank W. *Distributive Education II: Course of Study.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

B. Rosenberg, Robert R., and Whitcraft, John E. *Understanding Business Law.* 5th ed. Dallas: McGraw-Hill Book Co./Gregg Division, 1973.

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

INFORMATION SHEET

I. Terms and definitions

   A. Lien--Charge made against someone's property to pay a debt owed

   B. Equal opportunity employer--Employer who is making a special effort to assure that no form of discrimination is practiced in regard to age, sex, race, creed, or handicaps

   C. Uniform Commercial Code--Laws protecting consumers that are the same in all states that adopt these laws

II. Things a lessee should do under Oklahoma law (Assignment Sheet #1)

   A. Read lease before signing it

   B. Give the lessor a list of all damages noticed upon moving into the house, apartment, or building

      (NOTE: These damages cannot be held against your deposit. It is also a good idea to keep a copy of the list for your records.)

   C. Put all agreements for repairs in writing (Transparency 1)

   D. Notify the lessor of needed repairs which are his/her responsibility

   E. Get the lessor's consent before subleasing

   F. Realize that a lease is automatically renewed unless notice is given by either party one month before the lease expires (Transparency 2)

   G. Realize that a lien may be taken on unpaid rent

      Example: Annette owes Bob $140 rent. Annette has a television worth $160. Bob files a lien against Annette's television. Enforcing the lien in court costs $20. The television is completely paid for and no mortgages are on it. Bob is able to claim the television as his until Annette pays him the $160 for the rent and court costs

   H. Be aware that a refund of the deposit should be received within ten days of request

   I. Be aware that an itemized list must accompany any deductions from the deposit

INFORMATION SHEET

J. Realize that an agreement with an old lessor is binding on a new lessor

K. Get the lessor's permission before attaching personal property to rented property

(NOTE: In most cases you may remove the property later if it will not damage the rented property.)

L. Check to see that every item that is expected to remain with the property is put into writing

(NOTE: This is true no matter how small the item may be.)

M. Take action against a violation of the law before the specified time for that law expires

(NOTE: This time limit is three to six years in most cases, but a good rule of thumb would be "the sooner the better" if legal action is necessary.)

III. Types of warranties

A. Implied warranty--Requirements made by law even if not stated at time of sale

B. Expressed warranty--Clearly stated promises made at time of sale

IV. Assumptions a buyer can make because of implied warranties

(NOTE: Implied warranties do not have to be in writing.)

A. That the seller has the right to sell the goods

(NOTE: In other words, the goods have not been stolen. Stolen goods must be returned to the rightful owner once they are determined to be stolen. The person who purchased the stolen goods looses her/his money. If the person knowingly bought stolen goods, he/she is guilty of a crime.)

B. That the goods do not have any liens unless the buyer is told about them in advance

C. That the goods are fit for the purpose for which the buyer intended, if the buyer is relying on the seller's skill and judgment and if the seller has been told the intended use for the goods

INFORMATION SHEET

V. Guarantees made in expressed warranties

  A. That the goods or services conform to the descriptions given or the samples shown

  B. That the goods or services conform to the seller's statements

  Example: A school bought chalk from a salesperson who said it was nonirritating. Actually, the chalk dust caused many students to break out in rashes. The school could take action against the salesperson for breach of expressed warranties

VI. Things necessary in order to have a legal contract (Transparency 3)

(NOTE: A contract may be oral, but it is much better to have a contract in writing in case you need proof at a later time that the contract was made.)

  A. Offer and acceptance of that offer

  B. Competent persons

  (NOTE: The persons may not be minors, must not be under undue pressure to enter the contract, must not be mentally ill, and must not be heavily intoxicated.)

  C. Something given in exchange

  (NOTE: This is called *consideration*.)

  D. Subject matter that is legal

  Example: It is not legal to contract for someone else's rights to be violated

VII. Types of business ownership

  A. Individual proprietorship--Business owned and operated by one person (Transparency 4)

  B. Partnership--Business owned by two or more people (Transparency 5)

  C. Corporation--Organization which is authorized by law to act as a single person although it is made up of one or more persons (Transparencies 6 and 7)

  D. Cooperative--Organization owned and operated by its membership for the benefit of its members (Transparency 8)

  Example: Lower prices because of large purchases

INFORMATION SHEET

VIII. General laws pertaining to partnerships

(NOTE: Partnership agreements should be in writing to avoid later confusion.)

A. Profits and losses are shared by partners as agreed

B. Duties are divided between partners as agreed

C. Business dissolves upon death of one member

(NOTE: Her/his share would have to be bought by the other partner[s]. Care should also be taken so heirs will not be left out in case of death in a partnership.)

D. All partners are responsible for the business debts of the others

Example: If one partner buys some merchandise or equipment and the business loses money because of that purchase, the loss must be shared by the other partners

E. One partner may not use partnership property for personal use without the consent of the other partner or partners (Transparency 9)

IX. Labor legislation protecting minors

(NOTE: Chores done at home for parents are not covered by child labor laws.)

A. Minimum age

1. Sixteen years old for persons who work in a factory or during school hours

2. Fourteen years old for persons who work in nonfactory employment outside school hours

3. Eighteen years old for persons who work in a hazardous occupation

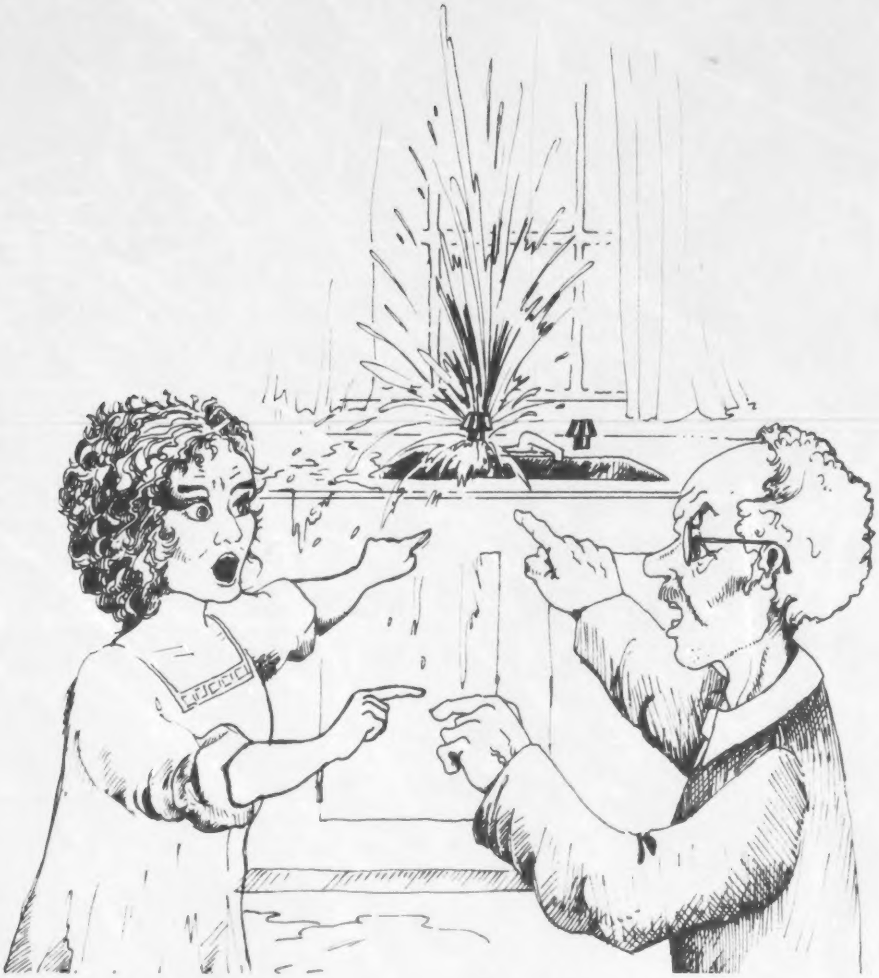
B. No more than an eight-hour day in any gainful occupation if under eighteen years old

C. No more than a forty-hour week in any gainful occupation if under eighteen years old

D. No more than thirteen hours of night work in any gainful occupation if under sixteen years old

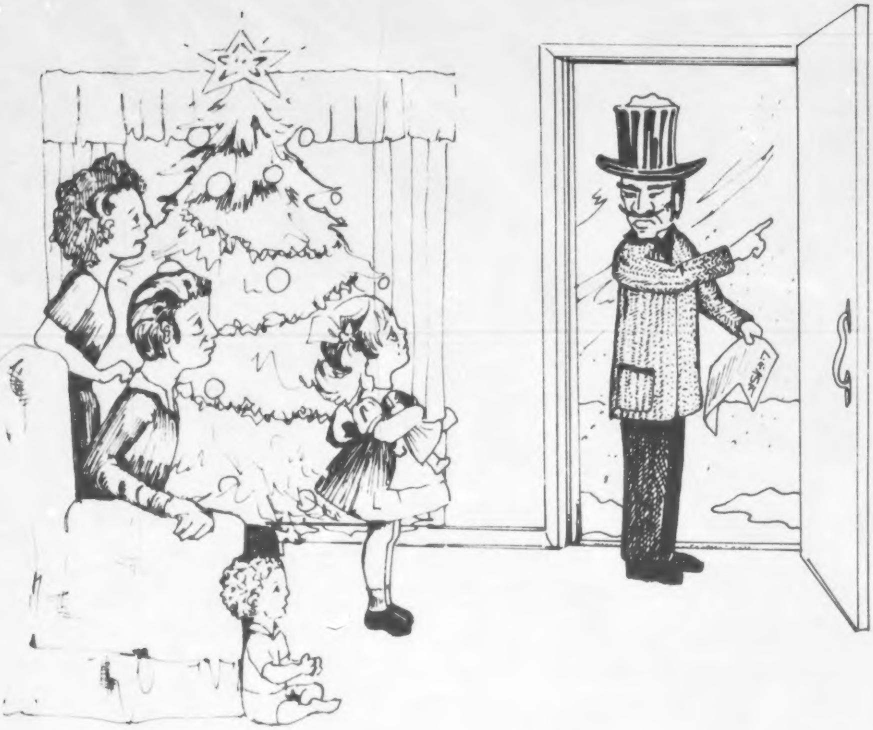
E. Employment certificates required for minors under eighteen in a gainful occupation

Who Is To Make Repairs?



Before Signing a Lease, Have a Complete Understanding About Who is to Make Repairs

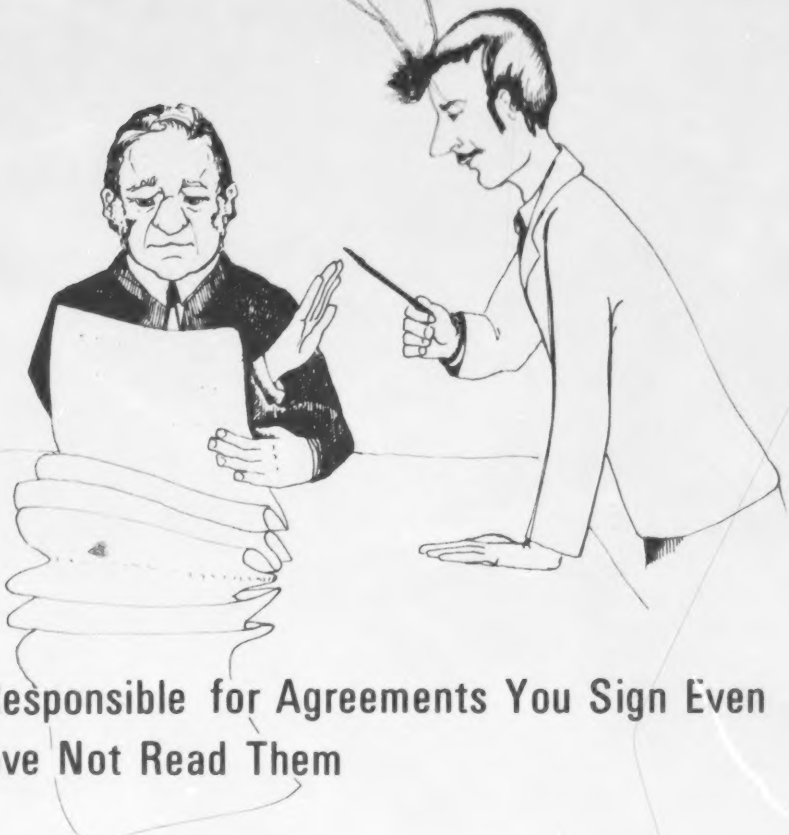
Proper Notice



Proper Notice Must be Given by Either Party Before a Lease Can be Broken

Co-op - 11-F

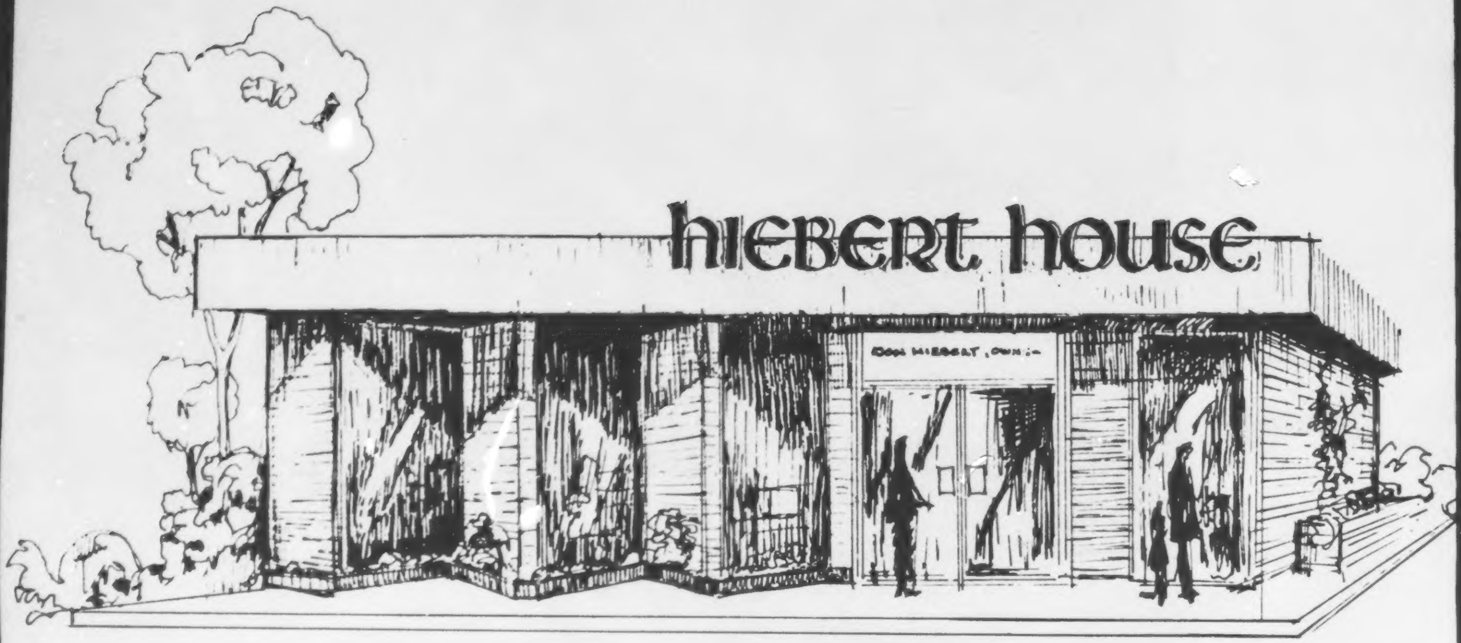
Read Contracts



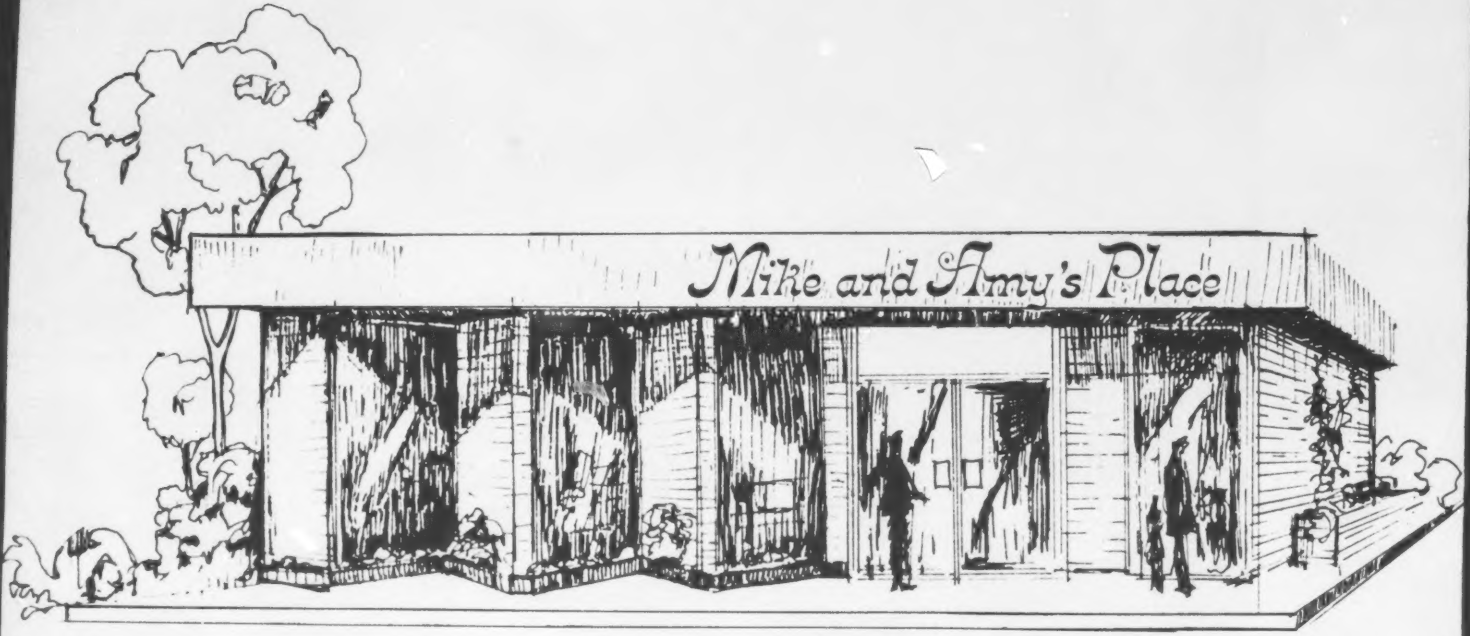
You are Responsible for Agreements You Sign Even if You Have Not Read Them

Co-op - 13-F

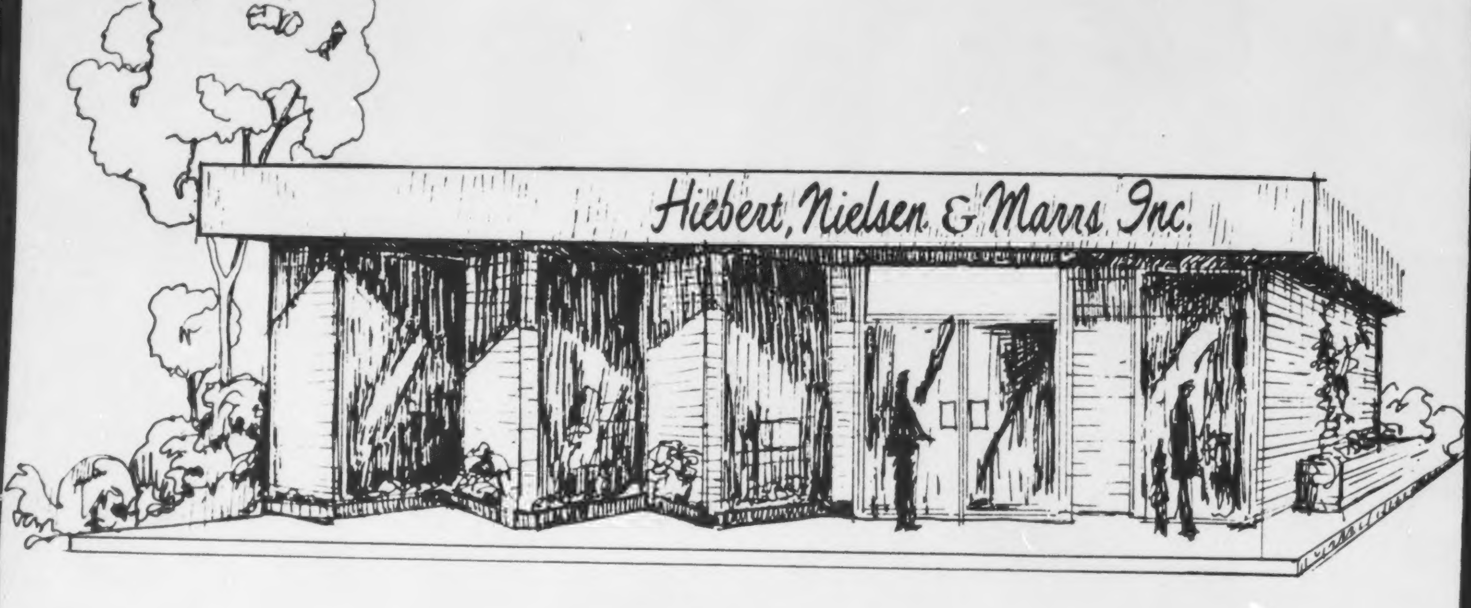
Individual Proprietor


HIEBERT HOUSE
DON HIEBERT, OWNER

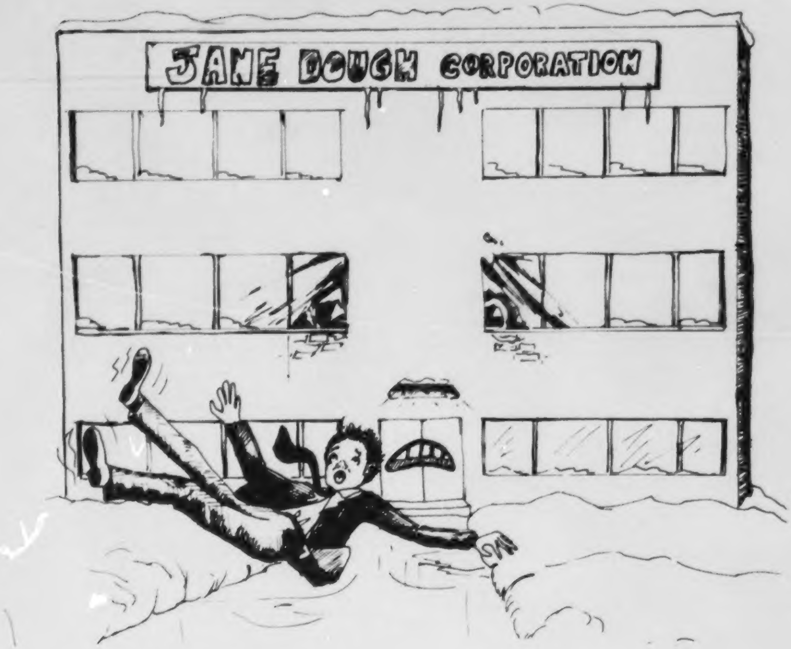
Partnership


Mike and Amy's Place

Corporation

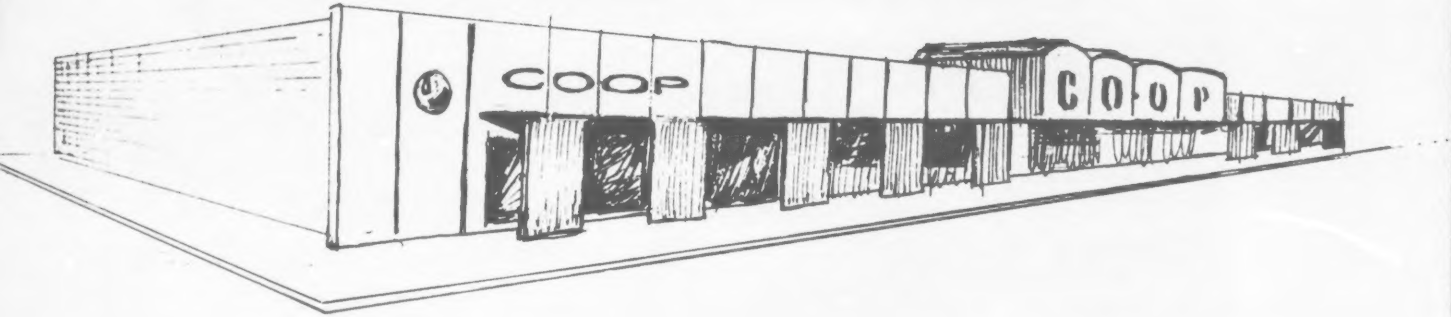

Hiebert, Nielsen & Marrs Inc.

Legal Entity

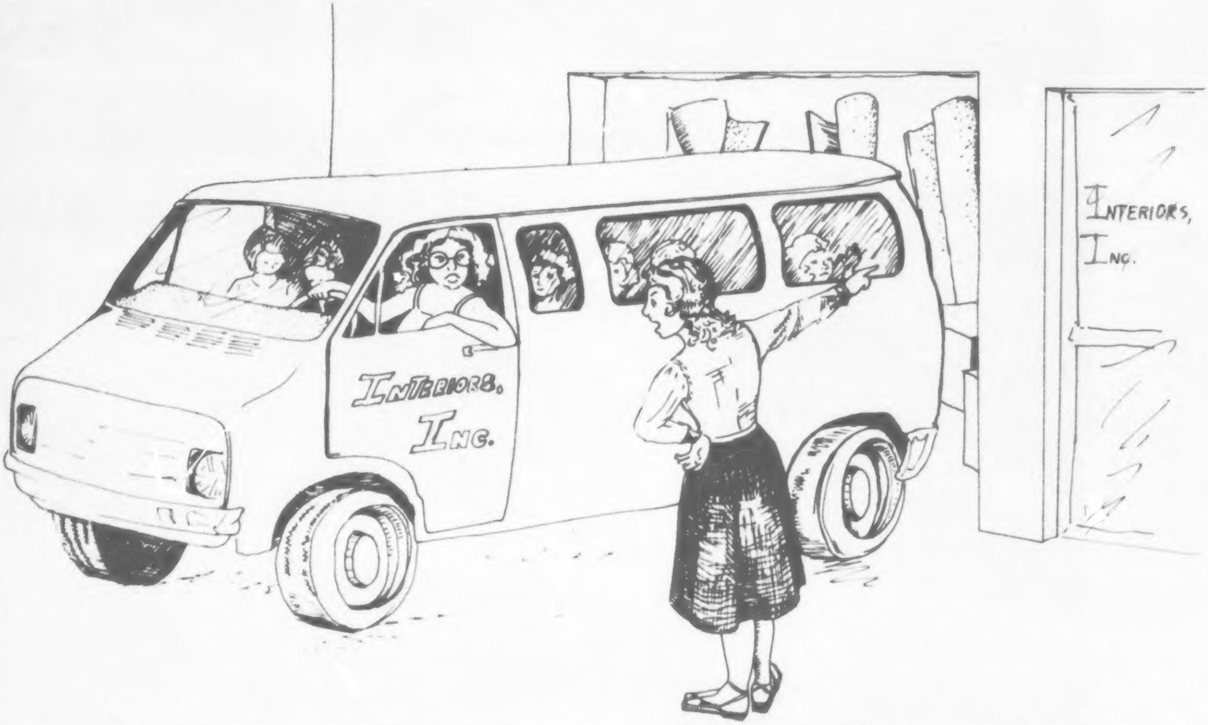

JANE DOUGH CORPORATION

A Corporation Is Regarded In Almost All Respects As a Person And, As Such, Can Be Sued In It's Own Name

Cooperative



Property In a Partnership


INTERIORS, INC.
INTERIORS, INC.

One Partner May Not Use Partnership Property for Nonpartnership Purposes Without The Consent of the Other Partner

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

ASSIGNMENT SHEET #1--COMPLETING A LEASE

Study the following information and the completed lease shown on the following pages. Then, answer the questions.

Delightful Dump Apartments, Inc., 123 Overhill Drive, Overdale, Oklahoma, leased Apartment 1-C in Building 4 to Randy Renter for three years at a monthly rate of $160. The security of $180 for the performance of the lease is to be provided by the lessee. If the lease is canceled by the lessee, $5 of the security will be returned by the lessor for each full month's rent paid.

LEASE made June 1, 1978 whereby WE, DELIGHTFUL DUMP APARTMENTS, INC., the lessor, lease and YOU, Randy Renter the lessee, take Apartment 1-C in building 4 at 123 Overhill Dr., Overdale, Oklahoma, for a period of three years from date apartment is ready for occupancy, at a rent of $ 160 a month, payable in advance, without demand, on the first day of each month.

SECURITY AGREEMENT

We have received $ 180.00 security for your performance of this lease.

1. Which we will return if
   a. you cancel BEFORE notice of occupancy date is mailed, or
   b. we cancel because the government takes the building or any part of it, or
   c. we cancel because the building is damaged and we decide not to repair it or
   d. this lease remains in effect for the full period.
2. Which we will keep if
   a. you cancel AFTER notice of occupancy date is mailed and before the lease begins or
   b. we cancel because YOU DO NOT OBSERVE this lease and the regulations which are a part of this lease, or
   c. you do not leave the apartment in good condition, regardless of how or when the lease ends.

If you cancel after the lease begins, we will return $ 5.00 for each full month's rent paid, and keep the balance.

WE AGREE TO:

3. Give you thirty day's notice by registered mail of the date the apartment will be ready for occupancy;
4. Deliver the apartment in good condition;

ASSIGNMENT SHEET #1

5. Supply at no extra charge the following:

Gas
Electricity
Heat as required by law
Hot water
Cold water
A refrigerator
A gas range
A sink and laundry tub
Kitchen floor linoleum
Venetian blinds
Window screens
Washing machines
Drying machines
Television antenna
Incinerators
Parking areas
Playgrounds
Storage
Carriage rooms

YOU AGREE TO:

6. Pay all RENT at our office or other place specified;
7. Observe the regulations which are part of this lease;
8. Leave the apartment in good condition when you move out.

BOTH OF US AGREE:

9. We may repair any damage caused by you and charge the cost to you as ADDITIONAL RENT;
10. You will receive no rent reduction or compensation for inconvenience due to repairs or interruption of service unless caused by our negligence.

YOU MAY CANCEL THIS LEASE ANY TIME:

11. BEFORE the lease begins by delivering in person to our office your signed copy of this lease. If notice of occupancy date has been mailed, we will keep the security.
12. AFTER the lease begins, if your rent is paid, by sending a signed notice by registered mail, postmarked thirty days before the day you select.

WE MAY CANCEL THIS LEASE BY GIVING YOU:

13. THREE-DAY'S NOTICE if the building is damaged and we decide not to repair it;
14. FIVE-DAY'S NOTICE if you do not observe this lease and the regulations which are part of this lease. In this case we will keep the security;
15. Whatever notice we receive if the building, or any part of it, is taken by the government for any reason.

BOTH OF US ALSO AGREE:

16. If you do not move when this lease ends or is canceled we may
    a. bring dispossess proceedings, or
    b. charge you DOUBLE RENT;
17. If you do not leave the apartment in good condition when you move out
    a. we will keep your security, and
    b. you will pay on demand as damages all costs of cleaning and repairing the apartment;

ASSIGNMENT SHEET #1

18. If you do not pay the RENT, ADDITIONAL RENT, OR DOUBLE RENT
    a. we may bring dispossess proceedings, or
    b. sue you for the unpaid rent;
19. If we bring dispossess proceedings, you will pay on demand as damages
    a. all costs of summary proceedings and other legal actions;
    b. all other expense of removing you;
    c. the cost of redecorating and repairing the apartment.

BOTH OF US SPECIALLY AGREE:

20. We have not guaranteed a specific delivery date for the apartment.
21. You will not assign this lease.
22. You will not sublet your apartment or any part of it.
23. We have made no promises except those in this lease.
24. This lease can be changed in writing only, signed by both of us.
25. This lease is subject to all land leases or mortgages now or hereafter placed on the property.

DELIGHTFUL DUMP APARTMENTS, INC.,
BY:
(X) Randy Reuter (YOU)
(Sign your name here)

REGULATIONS

YOU AGREE TO COOPERATE WITH US BY OBSERVING THE FOLLOWING REGULATIONS:

YOU WILL NOT:

1. Leave any personal belongings on lawns, walks, driveways, or in public halls;
2. Do anything to disturb your neighbors;
3. Overload the electric system or use the kitchen sink or the toilet for garbage or waste disposal;
4. Erect any window or door signs or private radio or television aerials;
5. Interfere with the operation of the elevator;
6. Change the lock on your apartment door;
7. Store furniture, bedding, or highly flammable material in the storeroom;
8. Litter the public halls or grounds;
9. Do anything that will violate any law or increase the insurance rates on the building.

YOU WILL:

10. Place your garbage for disposal as we direct;
11. Use the laundry and drying machines in the manner and at the times we direct;
12. Encourage your children to use the playgrounds instead of the open areas around, and the public halls in the buildings;
13. Use the apartment only as a residence for the persons listed in your application;
14. Take good care of the apartment and the equipment we supply;
15. Permit us to enter the apartment during reasonable hours to
    a. inspect for or make necessary repairs, or
    b. show the apartment to future tenants.

YOU AGREE that we may change these regulations from time to time as may be required to protect the property or add to your enjoyment of it.

I have read the above regulations (R.R.)
Initial Here

ASSIGNMENT SHEET #1

1. What penalty must the lessee pay if the lease is canceled after the lease begins?

2. What action will be taken if the lessee does not move out when the lease ends or is canceled?

3. What provisions are made for rent reduction if inconvenience is caused by repairs or interruption of service?

4. May the lessee sublet his/her apartment?

5. May the lessor cancel the lease? Explain the three provisions relating to cancellation by the lessor.

6. Is the lessee allowed to change the lock in her/his apartment door?

7. May the lessee erect any window or door signs or private radio or television aerials?

8. Has the lessor guaranteed a specific delivery date for the apartment?

ASSIGNMENT SHEET #1

9. List five conveniences supplied by the lessor at no extra charge to the lessee.

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

10. List five regulations the lessee agrees to if she/he initials the last section of the lease.

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

ANSWERS TO ASSIGNMENT SHEET #1

1. $180.00
2. Dispossess proceedings or double rent
3. No rent reduction or compensation
4. No
5. Yes; three day's notice if building is damaged and the decision is not to repair it; five day's notice if lessee does not observe the lease and the lessor keeps the security; and whatever notice received if government takes the building
6. No
7. No
8. No
9. Any five of the following:
   a. Gas
   b. Electricity
   c. Heat as required by law
   d. Hot water
   e. Cold water
   f. Refrigerator
   g. Gas range
   h. Window screens
   i. Washing machines
   j. Drying machines
   k. Television antenna
   l. Incinerators
   m. Parking areas
   n. Sink and laundry tub

o. Kitchen floor linoleum

p. Venetian blinds

q. Playgrounds

r. Storage and carriage rooms

10. Any five of the following:

SHE/HE WILL NOT:

a. Leave any personal belongings on lawns, walks, driveways, or in public halls

b. Do anything to disturb her/his neighbors

c. Overload the electric system or use the kitchen sink or the toilet for garbage or waste disposal

d. Erect any window or door signs or private radio or television aerials

e. Interfere with the operation of the elevator

f. Change the lock in her/his apartment door

g. Store furniture, bedding, or highly flammable material in the storeroom

h. Litter the public halls or grounds

i. Do anything that will violate any law or increase the insurance rates on the building

SHE/HE WILL:

j. Place his/her garbage for disposal as we direct

k. Use the laundry and drying machines in the manner and at the times we direct

l. Encourage his/her children to use the playgrounds instead of the open areas around, and the public halls in, the buildings

m. Use the apartment only as a residence for the persons listed in his/her application

n. Take good care of the apartment and the equipment we supply

o. Permit us to enter the apartment during reasonable hours to

    1) Inspect for or make necessary repairs, or

    2) Show the apartment to future tenants

p. SHE/HE AGREES that the lessor may change these regulations from time to time as may be required to protect the property or add to her/his enjoyment of it

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

TEST

NAME ______________________________ SCORE ____________________

1. Match the terms on the right to the correct definitions on the left by placing the numbers in the appropriate blanks.

   ______a. Employer who is making a special effort to assure that no form of discrimination is practiced in regard to age, sex, race, creed, or handicaps

   ______b. Charge made against someone's property to pay a debt owed

   ______c. Laws protecting consumers that are the same in all states that adopt these laws

   1. Lien
   2. Equal opportunity employer
   3. Uniform Commercial Code

2. Select from the following list things a renter should do under Oklahoma law by placing an "X" in the appropriate blanks.

   ______a. Read lease before signing it

   ______b. Give the lessor a list of all damages noticed upon moving into the house, apartment, or building

   ______c. Put all agreements for repairs in writing

   ______d. Notify the lessor of needed repairs which are his/her responsibility

   ______e. Notify the lessor of any subleases soon after the subleasing contract has been made

   ______f. Realize that a lease is automatically cancelled by not giving notice of your desire to return

   ______g. Realize that a lien may be taken on unpaid rent

   ______h. Be aware that a refund of the deposit should be received within five days of request

   ______i. Be aware that a refund of the deposit should be received within ten days of request

   ______j. Be aware that a refund of deposit should be received within fourteen days or two weeks of request

   ______k. Get the lessor's permission before attaching personal property to rented property _____l. Check to see that every item that is expected to remain with the property is put into writing

_____m. Take action against a violation of the law before the specified time for that law expires

_____n. Realize that an agreement with an old lessor is not binding on a new lessor

_____o. Be aware that an itemized list must accompany any deductions from the deposit

3. Distinguish between implied and expressed warranties by placing an "X" in the blank that describes implied warranty.

_____a. Clearly stated promises made at time of sale

_____b. Requirements made by law even if not stated at time of sale

4. Select from the following list assumptions a buyer can make because of implied warranties. Place an "X" in the appropriate blanks.

_____a. That the seller has the right to sell the goods

_____b. That the goods do not have any liens unless the buyer is told about them in advance

_____c. That the goods are fit for the purpose for which the buyer intended, if the buyer is relying on the seller's skill and judgment and if the seller has been told the intended use of the goods

_____d. That the buyer gets a money-back guarantee if dissatisfied for any purpose

5. Select from the following list guarantees made in expressed warranties. Place an "X" in the appropriate blanks.

_____a. That the goods or services conform to the descriptions given or the samples shown

_____b. That the goods or services conform to the seller's statements

6. List the things necessary in order to have a legal contract.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

7. Match the types of business ownership on the right to descriptions of each by placing the appropriate numbers in the blanks provided.

_____a. Business owned by two or more people

_____b. Organization which is authorized by law to act as a single person although it is made up of one or more persons

_____c. Business owned and operated by one person

_____d. Organization owned and operated by its membership for the benefit of its members

1. Individual proprietorship
2. Partnership
3. Corporation
4. Cooperative

8. Select from the following list general laws pertaining to partnerships by placing an "X" in the appropriate blanks.

_____a. Partners share profits but not losses in most cases

_____b. Duties are divided between partners as agreed

_____c. Business dissolves upon death of one member

_____d. All partners are responsible for the business debts of the others

9. Select from the following list true statements about labor legislation protecting minors by placing an "X" in the correct blanks.

_____a. Sixteen years old is the minimum age for persons who work in a factory or during school hours

_____b. Fourteen years old is the minimum age for persons who work in nonfactory employment outside school hours

_____c. Sixteen years old is the minimum age for persons who work in a hazardous occupation

_____d. No more than a three-hour day in any gainful occupation if under eighteen years old

_____e. No more than a forty-hour week in any gainful occupation if under eighteen years old

_____f. No more than thirteen hours of night work in any gainful occupation if under sixteen years old

_____g. Employment certificates required for anyone under 20 years old in a gainful occupation

BASIC LAW FOR BUSINESS AND CONSUMERS
UNIT I

ANSWERS TO TEST

1. a. 2
   b. 1
   c. 3
2. a, b, c, d, g, i, k, l, m, o
3. b
4. a, b, c
5. a, b
6. a. Offer and acceptance of that offer
   b. Competent persons
   c. Something given in exchange
   d. Subject matter that is legal
7. a. 2
   b. 3
   c. 1
   d. 4
8. b, c, d
9. a, b, e, f

LABOR UNIONS
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to list types of labor unions and reasons labor unions began. The student should be able to list types of issues discussed in collective bargaining and select statements both for and against collective bargaining. He/she should also be able to arrange in order the steps in the grievance procedure under union contracts. This knowledge will be evidenced by completion of the unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with labor unions to the correct definitions.
2. List types of labor unions.
3. List reasons labor unions began.
4. List types of issues discussed in collective bargaining.
5. Arrange in order the steps in collective bargaining.
6. Select from a list arguments for and against labor unions.
7. Arrange in order the steps in the grievance procedure under union contracts.
8. List the levels of union organization.

LABOR UNIONS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

(NOTE: The teacher-coordinator must be sure to present the facts in this unit in a very objective, unbiased manner. Be sure to include both sides of the issues.)

- A. Pretest students using objective sheet.
- B. Provide student with objective and information sheets.
- C. Make transparencies.
- D. Discuss unit and specific objectives.
- E. Discuss information sheet.
- F. Contact a union representative and a management representative for guest speakers on separate occasions.
- G. Collect newspaper and magazine articles about union activities.
- H. Play some type of review game for the terms and definitions.
- I. Give test.
- J. Reteach if necessary.
- K. Test again until minimum standard is reached.

II. Instructional materials:

- A. Objective sheet
- B. Information sheet
- C. Transparency masters
    - 1. TM 1--Some Features of a Labor Contract
    - 2. TM 2--Collective Bargaining
    - 3. TM 3--Typical Grievance Procedure Under Union Contracts
- D. Test
- E. Answers to test

III. Reference--*General Cooperative Education II: General Related Curriculum.* Little Rock, Arkansas: State Department of Education, Division of Vocational, Technical, and Adult Education, 1976.

IV. Filmstrip--"Labor Unions-What You Should Know." Available from Guidance Associates, 757 Third Ave., New York, N.Y. 10017.

LABOR UNIONS
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Union--Organized group of workers

B. Union shop--All employees are required to become members of the union within a specific time after being hired

C. Open shop--All employees are not required to become union members

D. "Right-to-work" laws--Laws allowing people to work without joining a union

E. Shop steward/ess--Elected union member who handles grievances of members with the employer

(NOTE: This person is not considered a union officer.)

F. Collective bargaining--System of organized bargaining between employers and unions during contract negotiations

G. Strike--Work stoppage by union members to pressure management to concede to demands

H. Fringe benefits--"Extras" in addition to the regular wages

Examples: Paid insurance, stock in company, paid vacation

I. Arbitration--Procedure under which a neutral third party hears both sides of a labor-management dispute and then issues a decision which is binding on both sides

J. Mediator--Government agent who may be called upon to help labor and management reach an agreement

(NOTE: He/she has no power but merely attempts to bring both parties into agreement.)

K. AFL-CIO (American Federation of Labor-Congress of Industrial Organizations)--Federation or organization of craft and industrial unions resulting from a merger of the American Federation of Labor and the Congress of Industrial Organizations

(NOTE: This is the most powerful labor organization in the United States.)

INFORMATION SHEET

L. Craft union--Organization which represents all jobs in a particular craft

(NOTE: Members may work for many different industries. This is the same thing as a trade union.)

Example: International Brotherhood of Electrical Workers

M. Industrial union--Organization composed of all classes of workers in one or more industries

Examples: Aircraft industry, auto industry

N. Trade union--Union limited in membership to workers engaged in the same trade rather than the same company or industry

(NOTE: This is another name for a craft union.)

O. Wildcat strike--Strike by employees even though union leader has not authorized such an action

P. Working conditions--Environment in which the employee works

Q. Compromise--Agreement reached by two parties where each party "gives in a little"

R. Grievance procedure--Union procedure for handling complaints and disputes orginated by workers or unions at any time

S. Local union--Organization representing workers in the same area through monthly meetings

T. National union--Organization of local unions governed by a national convention

U. Federation--Organization of national and international unions

V. Strike breaker--Person hired to replace a striking worker

W. Apprenticeship--Training program conducted by a company or a union involving on-the-job training and a minimum number of hours in a classroom to learn a skilled trade

(NOTE: Participants must usually pass a test for manipulative skills and cognitive knowledge before entering the program. The program will run usually from one to six years.)

X. Bargaining agent--Union which is the exclusive representative of all workers in an industry and, thus, has total negotiating rights

(NOTE: A bargaining agent would have to be certified by the National Labor Relations Board or the appropriate state agency.)

INFORMATION SHEET

Y. Boycott--Attempt to put economic pressure on an employer or industry by refusing to handle, use, or purchase its products or by causing others to do the same

(NOTE: Unions may do this to gain recognition as the bargaining agent or to get certain demands from employers.)

Z. Cooling-off period--Usually refers to the Taft-Hartley Act authorizing the President of the United States to suspend a strike and order labor and management back to work and to the bargaining table for 80 days

(NOTE: This would be used if the strike was long and damaging to the total economy.)

AA. Cost-of-living adjustment--Increase in wages tied to increases in the price level indexes compiled by the government

Example: Inflation of 5%--Raise of 5%

BB. Featherbedding--Employment practices such as payment for work not performed or restrictions upon the use of labor-saving equipment

CC. Lockout--Work stoppage initiated by the employer where the business is closed and people are not allowed to work

DD. Seniority--Privileges given because of being on a job a certain length of time

EE. Picket line--Method often used to show discontent where strikers march in front of a business carrying protest signs

FF. Stockpile--Procedure where management stores materials which may be affected by a shortage if a strike occurs

Example: Storing extra coal in case of a coal strike

GG. Slowdown--Situation where workers do not produce as much as usual to emphasize their demands

(NOTE: There are several variations of this tactic. Perhaps you've heard of "sick-ins" where everybody calls in sick one day to cause a slow down in production, as if to say "look how much you need us.")

II. Types of labor unions

A. Craft/trade union

B. Industrial union

INFORMATION SHEET

III. Reasons labor unions began

  A. Poor working conditions

  Examples: Poor lighting, 16-18 hour days, extensive child labor

  B. Low pay scale

  C. No overtime provisions

  D. No safety provisions

  E. No time off from jobs

IV. Types of issues discussed in collective bargaining (Transparencies 1 and 2)

  A. Working conditions

  B. Wages/salary

  C. Fringe benefits

V. Steps in collective bargaining

  A. Union makes demands

  B. Company makes counter offer

  C. Mutual agreement or compromise reached

  D. Agreement written up as a contract

VI. Arguments for and against labor unions

  A. For

    1. Give equal bargaining power to employees

    2. Help obtain fair wages and fringe benefits

    3. Provide training programs

    4. Give wage and job security to employees

  B. Against

    1. Demand too much and destroy profits

    2. Interfere with the decision-making authority of management

    3. Cause inflation

INFORMATION SHEET

4. Destroy loyalty of employees to employer

5. Ruin individual incentive to do a good job

6. Require members to pay dues which may be quite large

VII. Steps in the grievance procedure under union contracts (Transparency 3)

(NOTE: The process may stop at any step where the problem has been solved to the reasonable satisfaction of both parties.)

A. Employee reports complaint to shop steward/ess

B. Steward/ess talks to shop supervisor

C. Steward/ess and employee talk to shop supervisor

D. Steward/ess goes to management, chief plant steward/ess, or grievance committee

E. Steward/ess goes to higher authority, such as the personnel manager

F. National union agent may negotiate with company's grievance committee

G. Problem may be taken to higher union and company officials

H. Government mediator or an arbitrator may help settle dispute

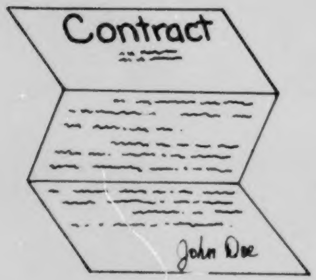
VIII. Levels of union organization

A. Local

B. National

C. Federation

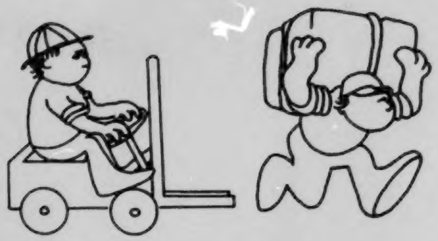
Some Features of a Labor Contract



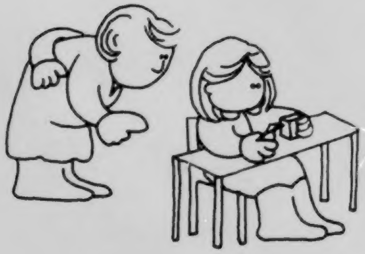
Workers Covered

Union Status

Hours of Work



Wage Rates for each Job Classification



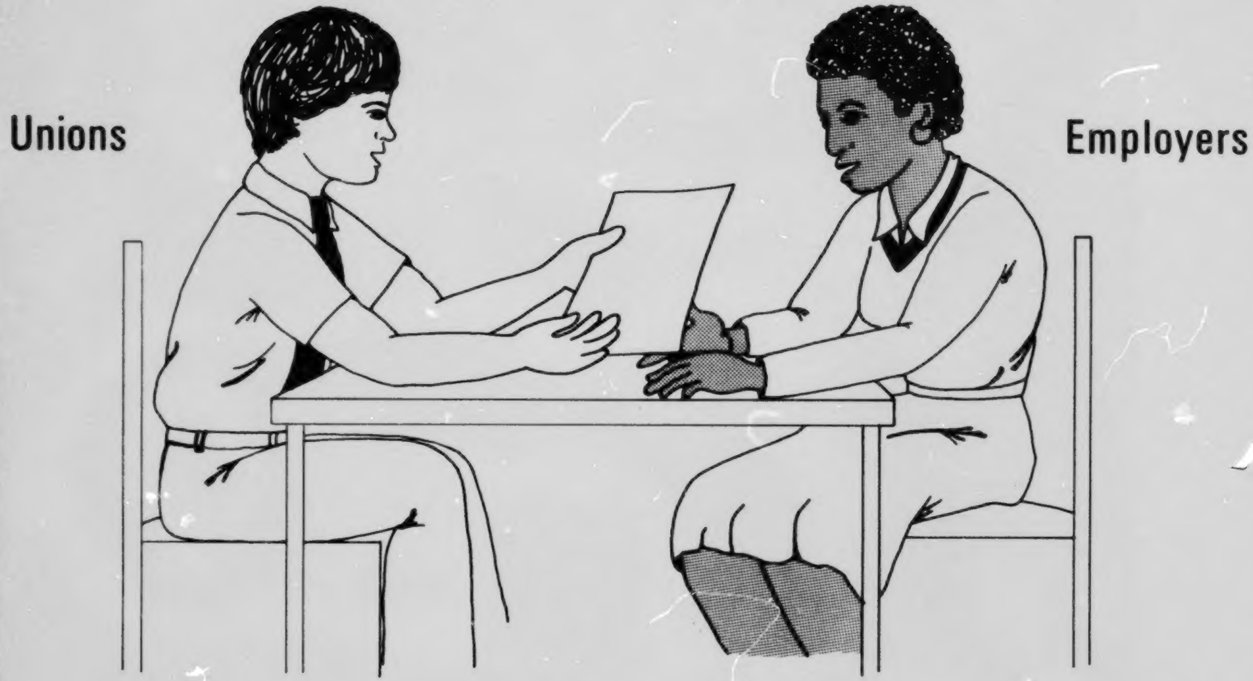
Seniority Rights

Job Security

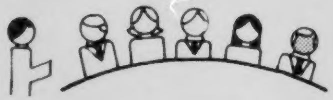
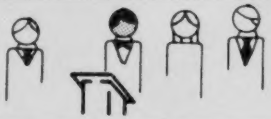
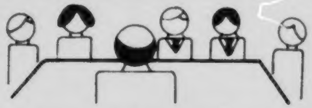
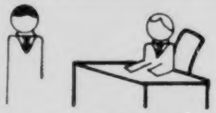
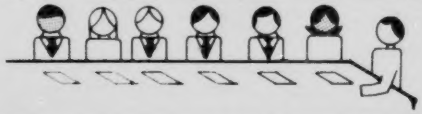
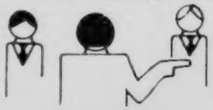
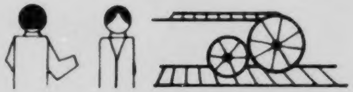
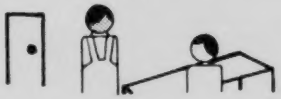
Grievance Procedure

Fringe Benefits

Collective Bargaining


Unions
Employers

Typical Grievance Procedure Under Union Contracts

	8	Government mediator or an arbitrator may help settle dispute.
	7	Next step is to higher union and company officials.
	6	National union agent may negotiate with grievance committee.
	5	Next step is to higher authority, such as personnel manager.
	4	If problem is not settled, shop steward/ess goes to management, chief plant steward/ess, or grievance committee.
	3	Shop steward/ess and employee talk to supervisor.
	2	Shop steward/ess talks to shop supervisor.
	1	Employee reports on complaints to shop steward/ess.

TM 3

Co-op · 15-G

Co-op - 17-G

LABOR UNIONS
UNIT I

TEST

NAME ______________________________ SCORE ______________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided. Terms and definitions are continued on the following pages.

_____a. Union procedure for handling complaints and disputes originated by workers or unions at any time

_____b. Government agent who may be called upon to help labor and management reach an agreement

_____c. Federation or organization of craft and industrial unions resulting from a merger of the American Federation of Labor and the Congress of Industrial Organizations

_____d. Organization which represents all jobs in a particular craft

_____e. Organization composed of all classes of workers in one or more industries

_____f. Union limited in membership to workers engaged in the same trade rather than the same company or industry

_____g. Strike by employees even though union leader has not authorized such an action

_____h. Agreement reached by two parties where each party "gives in a little"

_____i. Environment in which the employee works

_____j. Laws allowing people to work without joining a union

_____k. All employees are not required to become union members

_____l. "Extras" in addition to the regular wages

1. Grievance procedure
2. Open shop
3. Industrial union
4. Working conditions
5. Wildcat strike
6. Compromise
7. Fringe benefits
8. Trade union
9. Mediator
10. "Right-to-work" laws
11. AFL-CIO (American Federation of Labor-Congress of Industrial Organizations)
12. Craft union

______m. Procedure under which a neutral third party hears both sides of a labor-management dispute and then issues a decision which is binding on both sides

______n. Work stoppage by union members to pressure management to concede to demands

______o. System of organized bargaining between employers and unions during contract negotiations

______p. Organized group of workers

______q. All employees are required to become members of the union within a specific time after being hired

______r. Elected union member who handles grievances of members with the employer

______s. Organization representing workers in the same area through monthly meetings

______t. Organization of local unions governed by a national convention

______u. Organization of national and international unions

______v. Person hired to replace a striking worker

______w. Training program conducted by a company or union involving on-the-job training and a minimum of hours in a classroom to learn a skilled trade

______x. Procedure where management stores materials which may be affected by a shortage if a strike occurs

______y. Union which is the exclusive representative of all workers in an industry and, thus, has total negotiating rights

______z. Method often used to show discontent where strikers march in front of a business carrying protest signs

13. Arbitration
14. Union shop
15. Stockpile
16. Collective bargaining
17. Picket line
18. Strike
19. Local union
20. National union
21. Federation
22. Strike breaker
23. Apprenticeship
24. Shop steward/ess
25. Bargaining agent
26. Union

____aa. Attempt to put economic pressure on an employer or industry by refusing to handle, use, or purchase its products or by causing others to do the same

____bb. Work stoppage initiated by the employer where the business is closed and people are not allowed to work

____cc. Situation where workers do not produce as much as usual to emphasize their demands

____dd. Employment practices such as payment for work not performed or restrictions upon the use of labor-saving equipment

____ee. Increase in wages tied to increases in the price level indexes compiled by the government

____ff. Usually refers to the Taft-Hartley Act authorizing the President of the United States to suspend a strike and order labor and management back to work and to the bargaining table for 80 days

____gg. Privileges given because of being on a job a certain length of time

27. Slowdown
28. Cooling-off period
29. Boycott
30. Featherbedding
31. Seniority
32. Cost-of-living adjustment
33. Lockout

2. List the types of labor unions.

a. ____________________

b. ____________________

3. List three reasons labor unions began.

a. ____________________

b. ____________________

c. ____________________

4. List the types of issues discussed in collective bargaining.

a. ____________________

b. ____________________

c. ____________________

5. Arrange in order the steps in collective bargaining by placing a "1" in front of the first step, a "2" in front of the second step, and so on.

______a. Mutual agreement or compromise reached

______b. Company makes counter offer

______c. Agreement written up as a contract

______d. Union makes demands

6. Select from the list below the arguments for and against labor unions. Write *For* and *Against* in the appropriate blanks.

______a. Give wage and job security to employees

______b. Destroy loyalty of employees to employer

______c. Help obtain fair wages and fringe benefits

______d. Interfere with the decision-making authority of management

______e. Demand too much and destroy profits

______f. Give equal bargaining power to employees

______g. Ruin individual incentive to do a good job

______h. Provide training programs

7. Arrange in order the steps in the grievance procedure under union contracts. Place a "1" in front of the first step, a "2" in front of the second step, and so on.

______a. Problem may be taken to higher union and company officials

______b. Steward/ess talks to shop supervisor

______c. Government mediator or an arbitrator may help settle dispute

______d. Employee reports complaint to shop steward/ess

______e. Steward/ess goes to management, chief plant steward/ess, or grievance committee

______f. Steward/ess and employee talk to shop supervisor

______g. National union agent may negotiate with company's grievance committee

______h. Steward/ess goes to higher authority, such as the personnel manager

8. List the levels of union organization.

a. ______________________________

b. ______________________________

c. ______________________________

LABOR UNIONS
UNIT I

ANSWERS TO TEST

1. a. 1
   b. 9
   c. 11
   d. 12
   e. 3
   f. 8
   g. 5
   h. 6
   i. 4
   j. 10
   k. 2
   l. 7
   m. 13
   n. 18
   o. 16
   p. 26
   q. 14
   r. 24
   s. 19
   t. 20
   u. 21
   v. 22
   w. 23
   x. 15
   y. 25
   z. 17
   aa. 29
   bb. 33
   cc. 27
   dd. 30
   ee. 32
   ff. 28
   gg. 31

2. a. Craft/trade union
   b. Industrial union

3. Any three of the following:
   a. Poor working conditions
   b. Low pay scale
   c. No overtime provisions
   d. No safety provisions
   e. No time off from jobs

4. a. Working conditions
   b. Wages/salary
   c. Fringe benefits

5. a. 3
   b. 2
   c. 4
   d. 1

6. a. For
   b. Against
   c. For
   d. Against
   e. Against
   f. For
   g. Against
   h. For

7. a. 7
   b. 2
   c. 8
   d. 1
   e. 4
   f. 3
   g. 6
   h. 5

8. a. Local
   b. National
   c. Federation

ECONOMICS OF FREE ENTERPRISE
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to list necessary production resources, government's roles in the economy, things that determine elasticity of demand, the effects of theft on the economy, and the benefits of competition and profit. He/she should be able to select from a list the ways prices influence the economy, characteristics of our modified free enterprise system, and types of business organizations. The student should be able to match channels of distribution and the economic goals of Americans to statements concerning each. He/she should also be able to discuss the roles of individuals and businesses in the economy, discuss the function of supply and demand schedules, and apply economic principles to business situations. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with economics of free enterprise to the correct definitions.
2. Select from a list characteristics of our modified free enterprise system.
3. List the resources necessary for production of goods and services.
4. Select from a list true statements about types of business organizations.
5. Match channels of distribution to descriptions of each.
6. Match the economic goals of American people to statements describing each goal.
7. List the roles of government in the economy.
8. Discuss the roles of individuals and businesses in the economy.
9. Discuss the function of supply and demand schedules.
10. List the things that determine the degree of elasticity of demand.
11. Select from a list the ways prices influence the economy.
12. List the benefits of competition and profit.
13. Apply economic principles to business situations.
14. Evaluate the economic impact of shoplifting.
15. Interpret fables related to economics of free enterprise.

ECONOMICS OF FREE ENTERPRISE
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

  A. Give pretest using objective sheet.

  B. Request a packet of materials on the free enterprise system from Phillips Petroleum Co., Bartlesville, Oklahoma 74004.

  C. Have students make a bulletin board and/or mobiles using specific objectives two, four, five, and eight.

  D. Provide student with objective, information, and assignment sheets.

  E. Discuss unit and specific objectives, information sheet, and assignment sheets.

  F. Play "Concentration," "Password," or "Hollywood Squares" with the terms and definitions.

  G. Order the film "The Depression Years."

  H. Make transparencies.

  I. Play "Production Game" and discuss the need for students to be productive employees who earn their pay.

  (NOTE: Many economic principles may be built into the simulation as the unit is discussed in class. A similar goal-setting activity is also included in the "Career Planning" unit.)

    1. Materials needed

      a. Scissors, 1 pair per group

      b. Tape, 1 roll per group

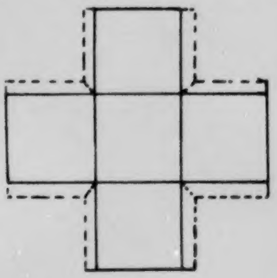
      c. Assorted construction paper

    2. Directions

      a. Divide class into teams of about five persons per group

      b. Have each team decide on a "company name" and elect a "supervisor"

c. Show each "company" how to make boxes from available raw materials of construction paper, tape, and scissors; allow them a short time (about 3 minutes) to practice



3. Have each "company" set "goals" for the number of boxes they can produce during a five-minute period; the "supervisor" is the spokesperson for the group

   (NOTE: The instructor records the goals and actual achievements on the chalkboard. The instructor also serves as the "quality control department" and should not accept poorly constructed boxes. Also, the instructor should remind the companies that the deliveries do not count until they are delivered to the instructor. After several five-minute sessions, the companies should be setting and achieving realistic goals.)

4. Have the "supervisor" draw slips of paper which have problems written on them; play a round with stated limitations

   Examples: Employees strike (do not allow anyone to work the first two minutes of the next round)

   Two employees do not show for work (two players do not play the next round)

   Two employees are late for work (two players sit out the first minute of the next round)

   Equipment was not properly cared for and, consequently, "broke down" (team cannot use the scissors for the first two minutes of the next round)

   Shortage of raw materials (reduce the amount of construction paper available)

   Equipment was not properly cared for and, consequently, "broke down" (team cannot use tape for first minute of the next round)

5. Play "Ecology" after "Production Game" in order to clean up the scraps of paper on the floor and in the work area

   (NOTE: No simulation is effective if discussion of the feelings and concepts experienced during the simulation does not follow.)

   Examples: What are ways to enhance training, such as examples, demonstration, practice, and clear communication?

   How do various roles develop in each group, such as "idea" people and "hands-on" people?

   What effect did working under pressure to meet deadlines have?

   How did the simulation involve styles of leadership, specialization of labor, stockpiling, unionization?

J. Use flash cards to review the unit.

K. Give test.

L. Reteach if necessary.

M. Test again until minimum standard is reached.

II. Instructional materials

A. Objective sheet

B. Information sheet

C. Transparency masters

1. TM 1--Alternate Uses for Scarce Land
2. TM 2--Alternate Uses for Scarce Capital
3. TM 3--Alternate Uses for Scarce Workforce
4. TM 4--Interdependence
5. TM 5--Direct Distribution
6. TM 6--One Intermediary
7. TM 7--Two Intermediaries
8. TM 8--Three Intermediaries
9. TM 9--Desire for Stability vs Desire for Freedom
10. TM 10--Desire for Security vs Desire for Efficiency

11. TM 11--Desire for Growth vs Desire for Justice
12. TM 12--Circular Flow Between Government and the Public
13. TM 13--Circular Flow Between Producers and the Public
14. TM 14--Supply and Demand Schedule
15. TM 15--Supply and Demand Curves
16. TM 16--Ways Prices Influence the Economy
17. TM 17--Comparative Standard of Living

D. Assignment sheets

1. Assignment Sheet #1--Apply Economic Principles to Business Situations
2. Assignment Sheet #2--Evaluate Economic Impact of Shoplifting
3. Assignment Sheet #3--Interpret Fables

E. Answers to assignment sheets

F. Test

G. Answers to test

III. References:

A. Calderwood, James D., and Fersh, George L. *Economics for Decision-Making*. New York: Macmillan Publishing Co., Inc., 1974.

B. Nelson, Frank W. *Distributive Education II: Course of Study*. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

IV. Film--"The Depression Years." Available from Films Incorporated, 1144 Wilmette Avenue, Wilmette, Illinois 60091.

(NOTE: Only Oklahoma teachers may order the film from the State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers must order the film from the address listed above.)

ECONOMICS OF FREE ENTERPRISE
UNIT I

INFORMATION SHEET

I. Terms and definitions

   A. Economics--Study of how persons can best consume, produce, and distribute goods and services to try to satisfy their never-ending and ever-increasing needs and wants

   B. Allocation--Choosing among the variety of ways of consuming or using scarce resources to produce the goods and services wanted (Transparencies 1, 2, and 3)

   C. Economic system--Organized system whereby a country allocates resources among alternative uses

   D. Opportunity cost--True value of what individuals and societies must give up when they decide to use a resource to produce one good or service instead of another

   E. Micro-economics--Looking at an individual part of the economy, such as an individual consumer, individual business, or a market for a particular product

   F. Macro-economics--Looking at the whole economy, such as the rate of growth for the country, inflation, total employment, and total production

   G. Specialization--Individuals or countries doing the jobs they are best fitted to perform instead of dividing their resources among many different jobs

   Examples: Detroit is the center of the auto industry; Miami Beach is a vacation resort; Brazil is known for coffee production

   H. Interdependence--Depending on others to provide most goods and services as a result of specialization (Transparency 4)

   I. Free enterprise--System where most production is done by privately owned corporations, partnerships, and private citizens in a free market; sometimes called *private enterprise*

   J. Demand--Amount of a good or service a customer will want to buy at different prices at a particular time

   K. Supply--Amount of goods or services that will be offered for sale at different prices

   L. Elasticity--How much the demand for a good or service will increase if the price is lowered or how much the demand will decrease if the price is raised

   Example: If the price of cars were cut by 50 percent, the demand would probably increase greatly

INFORMATION SHEET

M. Inelasticity--Condition where demand is not affected much by a change in price

Example: If the price of salt were cut by 50 percent, the demand would not increase very much

N. Product market--Where goods and services are sold by producers to consumers who in turn pay money to the producers for these goods and services (Transparency 13)

O. Factor market--Where the factors of production (labor, management, property, and savings) flow from the public to the producers and where money payments (wages, salaries, interest, rent, and dividends) flow from the producers back to the public (Transparency 13)

P. Communism--Economic and political system where the government leaders try to achieve equality by controlling almost all property and production and by deciding how and to whom goods and services are distributed

Examples: U.S.S.R., Red China

Q. Capitalism--Economic and political system characterized by elected representatives, limited government control, and freedoms such as the freedom of speech, the right to own property, right to choose a job, and the freedom of religion (Transparency 17)

(NOTE: The term *capitalism* is often used interchangeably with the term *free enterprise* or *private enterprise*.)

Example: United States

R. Socialism--Economic and political system where the government controls most means of production

Example: Great Britain

S. Assets--Everything owned by or due a business

Examples: Cash, money due it, inventory, buildings, patents

T. Liabilities--All claims against a business

Examples: Salaries, dividends, taxes, mortgages, loans

U. Natural resources--Land, water, lumber, minerals, fuel

V. Labor--People with skills to perform a job

Examples: "Professional" people, factory workers, farmers

W. Capital--Tools, machines, and buildings used to produce what is wanted or needed

INFORMATION SHEET

X. Management--Skill to direct and control all the other resources

Y. Technology--Ability to produce more goods and services with fewer resources

Z. Entrepreneur--Person who organizes and manages a business, assuming the risk for the sake of the profit

AA. Profit--Difference between selling price and the expenses of selling goods

(NOTE: *Gross profit* is what is left after the cost of the actual product is subtracted from the selling price. After all expenses, such as advertising costs, rent, utilities, salaries, research, and depreciation, are taken away you have *net profit*.)

II. Characteristics of our modified free enterprise system

A. Permits local, state, and federal governments to play a role in how resources will be used

B. Allows some monopolies to exist

Example: Telephone company

C. Has profit motive as main incentive

D. Maintains efficiency through competition in the marketplace

E. Determines kinds and levels of production mainly by consumer purchases

F. Provides rights to own property, to enter or leave a job, and to make contracts

III. Resources necessary for production of goods and services (Transparencies 1, 2, and 3)

A. Natural resources

B. Labor

C. Capital

D. Management

IV. Types of business organizations

(NOTE: There may be some overlapping of these classifications. For example, a chain store may also be a corporation. Also, this list of business organizations is not meant to be all-inclusive.)

A. Individual proprietorship

1. Is owned and managed by one person

INFORMATION SHEET

2. Gives freedom of action
3. Stimulates pride in ownership
4. May join with other stores or organizations to gain buying power

   Example: I. G. A. (Independent Grocers' Association)
5. Requires owner to bear all expenses

   Example: Interest cost on loan to start business

B. Partnership

1. Is owned and managed by two or more people
2. Gives additional finances and management ability to the business
3. Requires profits to be divided among partners

   (NOTE: The responsibilities, duties, and share of profits should be stated clearly in writing before the partnership begins.)
4. Makes each partner responsible for business contracts made by the other partners
5. May dissolve when partners disagree or when one partner dies

C. Corporation

1. Is owned by stockholders

   (NOTE: There may be several thousand stockholders. The number of votes a stockholder has depends upon the number of shares of stock she/he owns.)
2. Is financed by the sale of stock
3. Is managed by a board of directors
4. Requires that profits be divided among stockholders
5. Requires a charter from the state, which allows the company to conduct business transactions as a single person would
6. Has heavy taxes and government restrictions
7. Has tremendous possibilities for growth, expert management, and continued existence

INFORMATION SHEET

D. Cooperative

Examples: Rural Electric Cooperative, farmers' cooperatives

1. Is owned and operated by members of the organization

   (NOTE: Each member has one vote.)

2. Is financed by the sale of stock
3. Is managed by a board of directors
4. Requires that profits be divided among stockholders

   (NOTE: This may be called a *patronage refund* and goes only to members of the cooperative. Other people may belong to a cooperative but only the members receive the refund.)

5. Allows its members to buy goods in quantity so the individual's goods can be bought at a lower price

E. Chain store

Examples: Safeway, Montgomery Wards

1. Consists of four or more stores of a similar type
2. Is centrally owned
3. Has centrally controlled operations

   Example: Centralized purchasing and personnel administration

4. May receive special discounts for buying in large quantities or directly from the manufacturer
5. May have difficulty buying for local situations
6. Will probably specialize in fast-selling merchandise

F. Branch store

(NOTE: Branch stores resemble chain stores in many ways but are usually more self-governing than chain stores.)

Example: Store in a shopping center which is an extension of a downtown store

1. Consists of stores of similar type
2. Is responsible for its own stock

   (NOTE: A branch store, thus, may have a wider variety of merchandise than a chain store.)

INFORMATION SHEET

3. May centralize a few operations

   Example: Collective advertising effort

G. Franchise

Examples: McDonald's, Baskin-Robbins Ice Cream Store, Holiday Inn, Avis Rent-A-Car, Pepsi-Cola wholesaler, auto agencies

1. May be independently owned
2. Is granted exclusive right by the manufacturer to sell goods or services in a particular market area
3. Has rules for the operation established by the manufacturer in exchange for use of the company's name
4. Receives help in financing, record keeping, sales promotion, and management

H. Leased dealership

Examples: Many major service stations

Beauty shops, optical products, and soda fountains found in department stores but leased to persons with special knowledge in those areas

1. Is owned and maintained by a company

   Example: Company owns land, building, and equipment

2. Is leased to someone to operate

   Example: Lessee would own the merchandise

3. Receives benefits of the company's national advertising
4. Requires less initial investment to get started than an independent retailer

I. Sideline store--Is owned and operated by groups or individuals with other major interests

Examples: Store operated by an industrial plant for the benefit of employees located in isolated areas

Army post exchange

Store operated by a utility company to sell appliances using electricity or gas

INFORMATION SHEET

J. Conglomerate--Owns a wide variety of unrelated businesses

Example: J.C. Penney Company operates department stores and a drug store chain

K. Merchant wholesaler

(NOTE: This type of business organization is also known as a *regular wholesaler* or *service wholesaler*.)

Example: Rack-jobber

1. May carry a variety of lines or deal in a specialty line of goods
2. May provide all or a limited number of wholesaling services

   Examples: Sell for the manufacturer, store the products, allocate the products in smaller quantities than the manufacturer can, transport the products, extend credit to the retailer, assist in sales promotion, provide marketing information from research or the wholesaler's numerous contacts

L. Purchasing agent

Examples: Agricultural products or livestock agent, medical drug agent, stock broker, seller of iron ore

1. Assists manufacturers in buying and selling
2. Is paid by a commission

   (NOTE: This is a percent of the total sale.)

3. May not take title to the goods
4. May not physically handle the goods

V. Channels of distribution

A. Direct distribution--Flow of goods and services directly from the producer to the customer/consumer (Transparency 5)

B. One intermediary--Flow of goods and services from the producer to the retailer to the customer/consumer (Transparency 6)

C. Two intermediaries--Flow of goods and services from the producer to a wholesaler to the retailer to the customer/consumer (Transparency 7)

D. Three intermediaries--Flow of goods and services from the producer to an agent to a wholesaler to the retailer to the customer/consumer (Transparency 8)

INFORMATION SHEET

VI. Economic goals of American people (Transparencies 9, 10, and 11)

(NOTE: Goals may conflict. Therefore, Americans must try to achieve the best combination or "mix" of these goals. It is the privilege and responsibility of all Americans to know the issues, vote on bills, and elect officials at all levels of government who will help achieve these goals.)

A. Economic efficiency--Getting the most of time, energy, money, and abilities

B. Economic growth--Obtaining better education, highways, hospitals, postal service, fire and police protection, and recreational facilities for all Americans

C. Economic stability--Avoiding recessions, depressions, and inflation

D. Economic security--Protecting against risks people run into in their daily lives

Examples: Security may be obtained through individual savings and insurance programs, labor unions, and government programs such as social security, Medicare, FDIC, unemployment compensation, and farm price supports

E. Economic freedom--Going into business to produce whatever goods and services a person thinks he/she can sell at a profit

(NOTE: This also includes the freedom to leave a business.)

F. Economic justice--Applying economic policies to the ideas about what is right and wrong

Examples: Minimum wage laws, individuals being financially able to support churches and other charitable organizations

VII. Roles of government in the economy (Transparency 12)

A. Producer and consumer

(NOTE: Federal, state, and local governments are the biggest business in the country.)

Example: Government hires workers, buys raw materials, produces postal services, establishes universities, runs hospitals, provides police and fire protection, and collects taxes to pay for the production costs

INFORMATION SHEET

B. Regulator and protector

(NOTE: The government in this role sets rules for banks and advertising; pollution controls; building codes; food, drug, and cosmetic standards; utility rates and enforces wage and age requirements for employment.)

C. Promoter of economic goals of American people

VIII. Roles of individuals and businesses in the economy (Transparency 13)

A. Individuals and businesses save money

B. Savings are then invested in machines, tools, factories, stores, and offices

C. Labor works to produce goods and services for themselves and others

D. Business provides wages, salaries, and stock dividends with which individuals can save and/or purchase goods and services

IX. Function of supply and demand schedules (Transparencies 14 and 15)

A. Demand and supply are the totals of individual decisions of millions of individual buyers and sellers

B. Total quantities of demand and supply, interacting with each other, determine the price of a good or service

X. Things that determine the degree of elasticity of demand (Transparencies 14 and 15)

A. Whether a good or service is a necessity or luxury

(NOTE: Luxuries are more elastic than necessities. Thus, more luxury items would usually be demanded at lower prices.)

B. Availability and price of substitute products

Example: Apples may be substituted for oranges. If the price of apples went down, people might buy more apples and less oranges

C. Amount of money people are willing and able to spend

XI. Ways prices influence the economy (Transparencies 16 and 17)

A. Prices determine what will be produced by showing what is profitable and not profitable to sell

B. Prices determine how scarce resources will be used

INFORMATION SHEET

C. Prices determine how something will be produced

Example: If an item can be made from plastic cheaper than it can be made from glass and if the consumers have no preference, the item would be made from plastic instead of glass to reduce the cost of production

D. Prices determine who can afford to get certain goods and services

E. Individual's decisions are influenced by prices

Example: Price changes influence buying and selling habits and occupational decisions

F. People collectively determine prices by what they are willing to buy

(NOTE: This is known as the "economic vote.")

G. Producers try to learn how consumers will "vote" or purchase goods and services by studying past sales records and by conducting marketing studies

XII. Benefits of competition and profit

(NOTE: The average net profit in retailing is four percent or four cents out of every dollar of sales. The average return on investment for all industries is about eleven percent. Profits may be used to invest in new equipment, pay dividends, conduct research, and support educational and charitable organizations.)

A. Stimulate the development of new or improved goods and services

B. Cause scarce resources to be used as efficiently as possible

C. Reduce prices

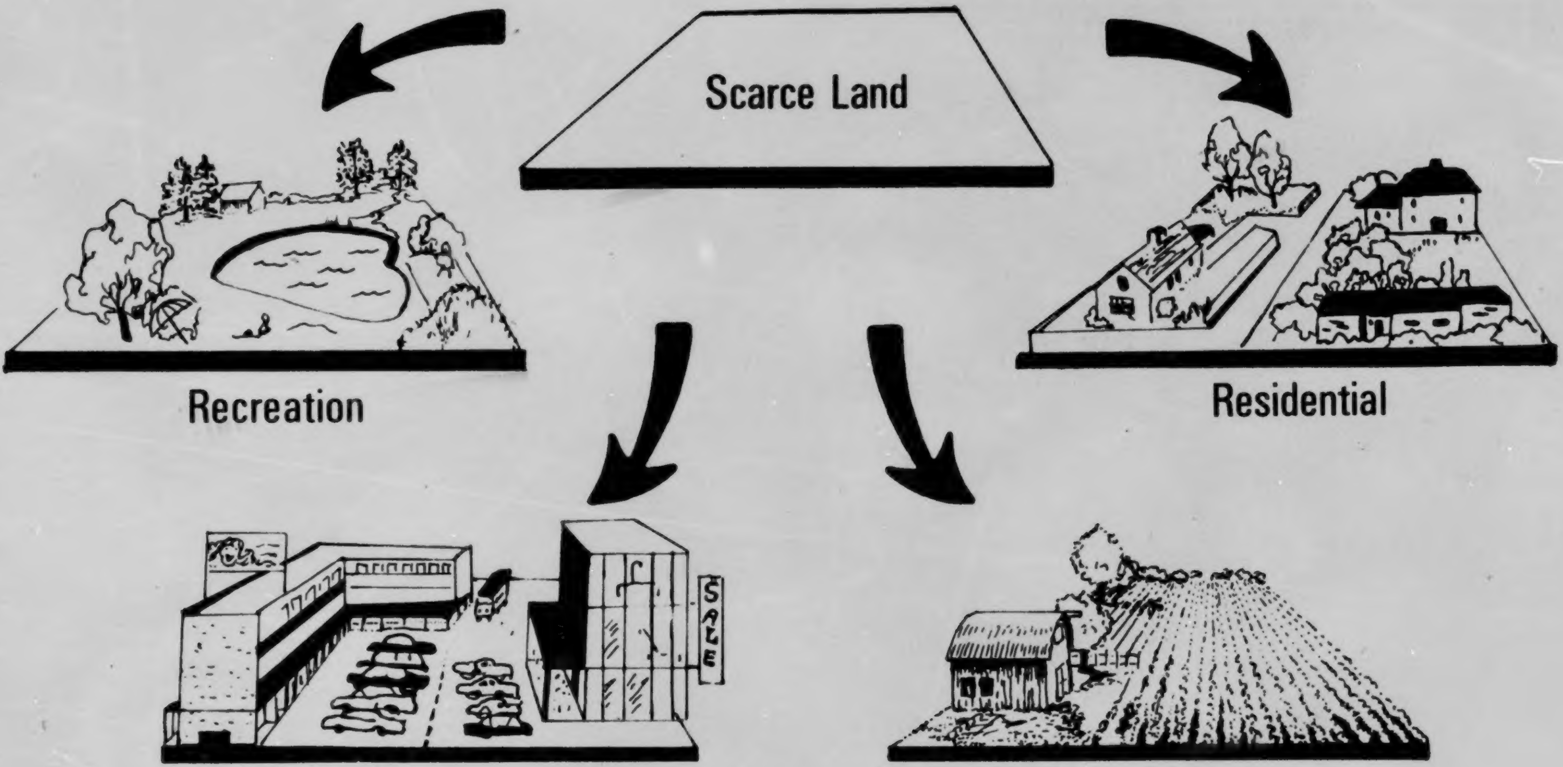
D. Motivate people to open new businesses

E. Create more new jobs

(NOTE: No profits = No capital = No tools = No jobs.)

F. Encourage more effective selling and promotion techniques

Alternate Uses for Scarce Land



Scarce Land

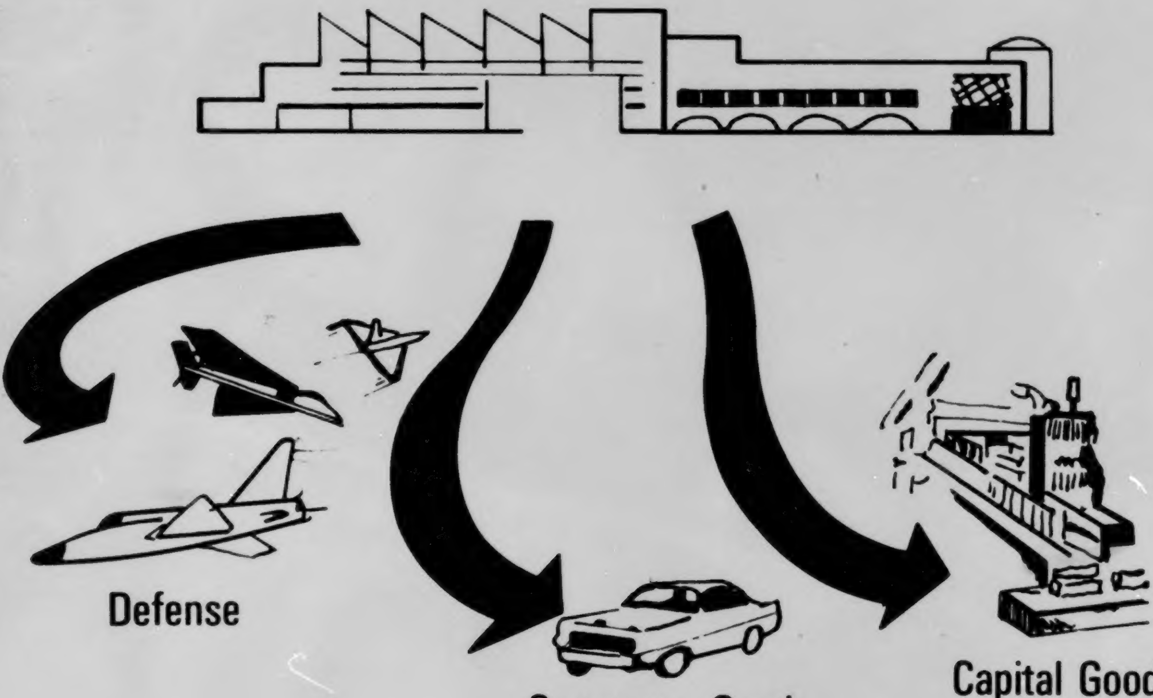
Recreation

Residential

Business

Agriculture

Alternate Uses for Scarce Capital



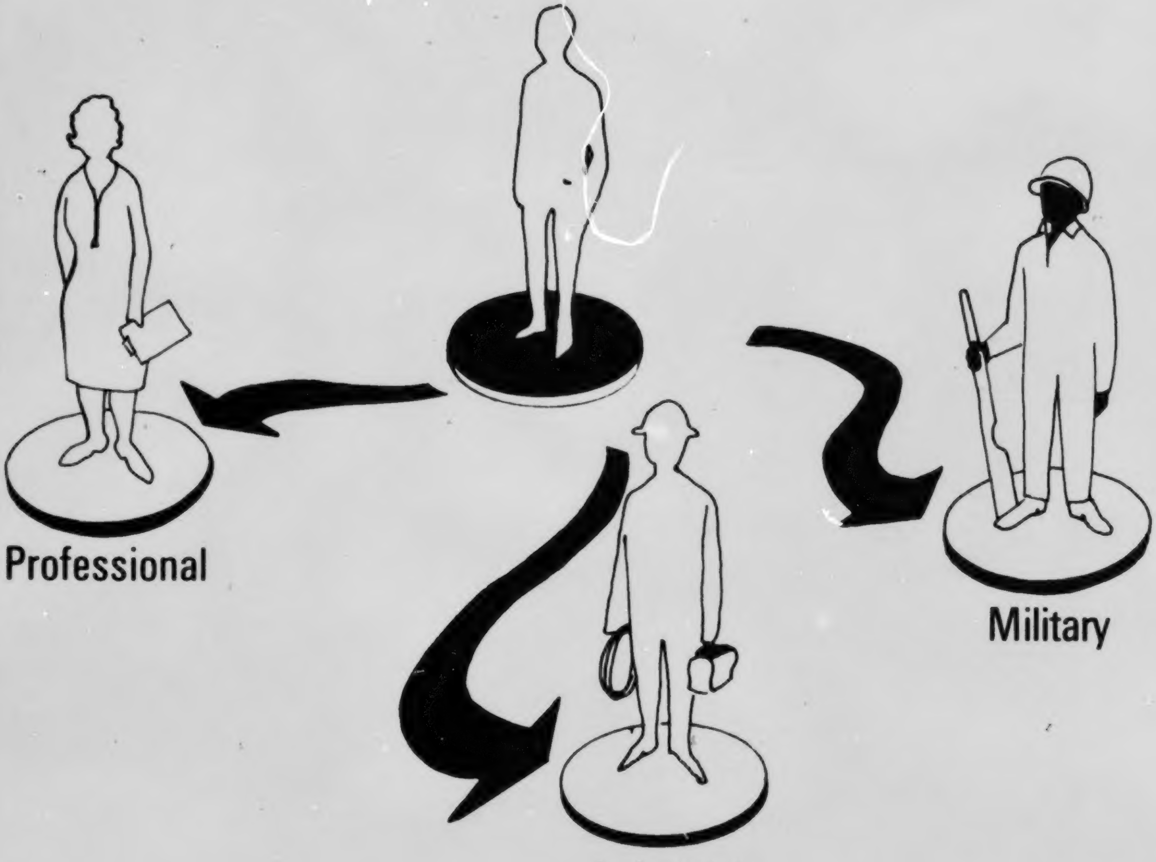
Defense

Consumer Goods

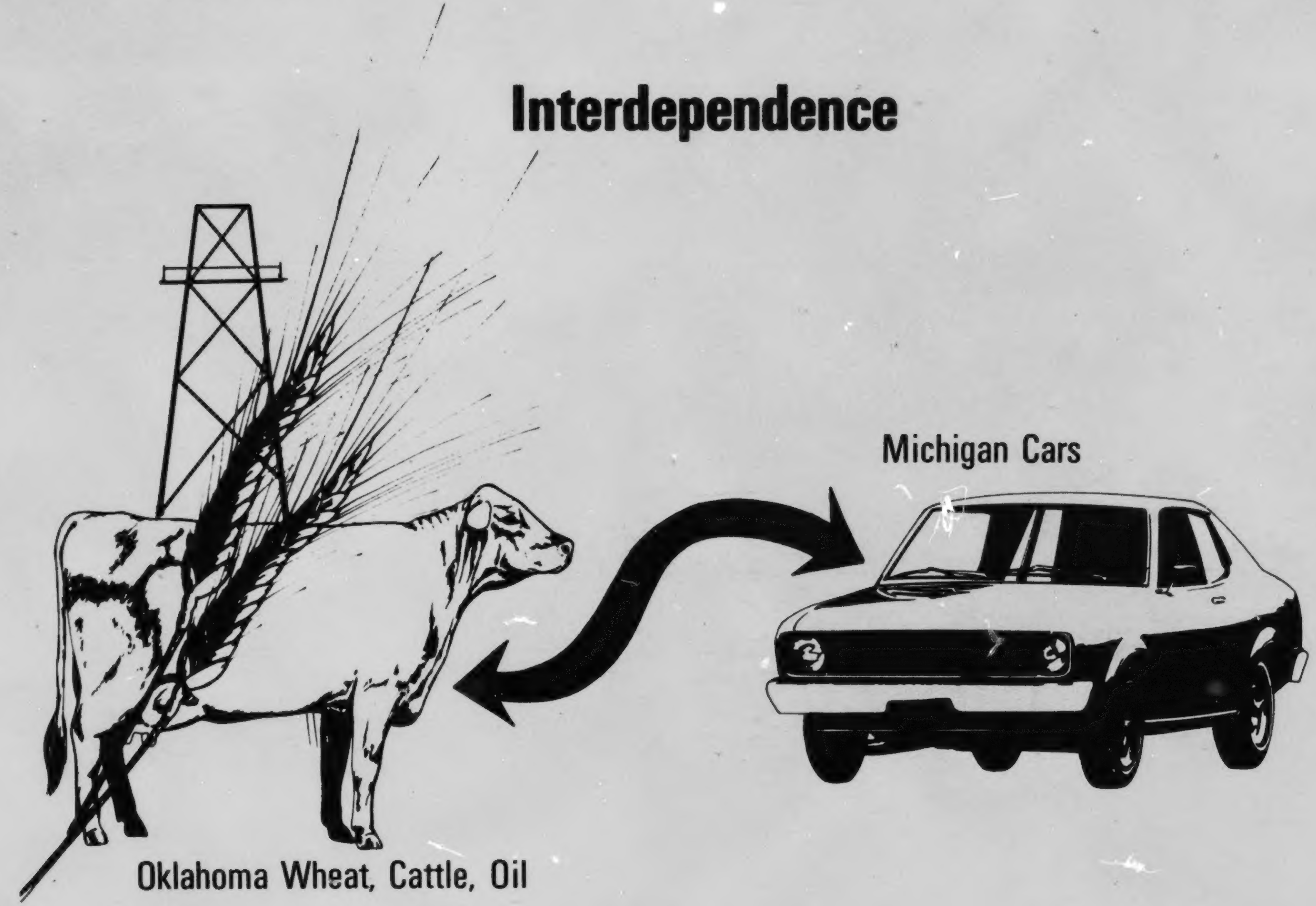
Capital Goods

Co-op - 19-H

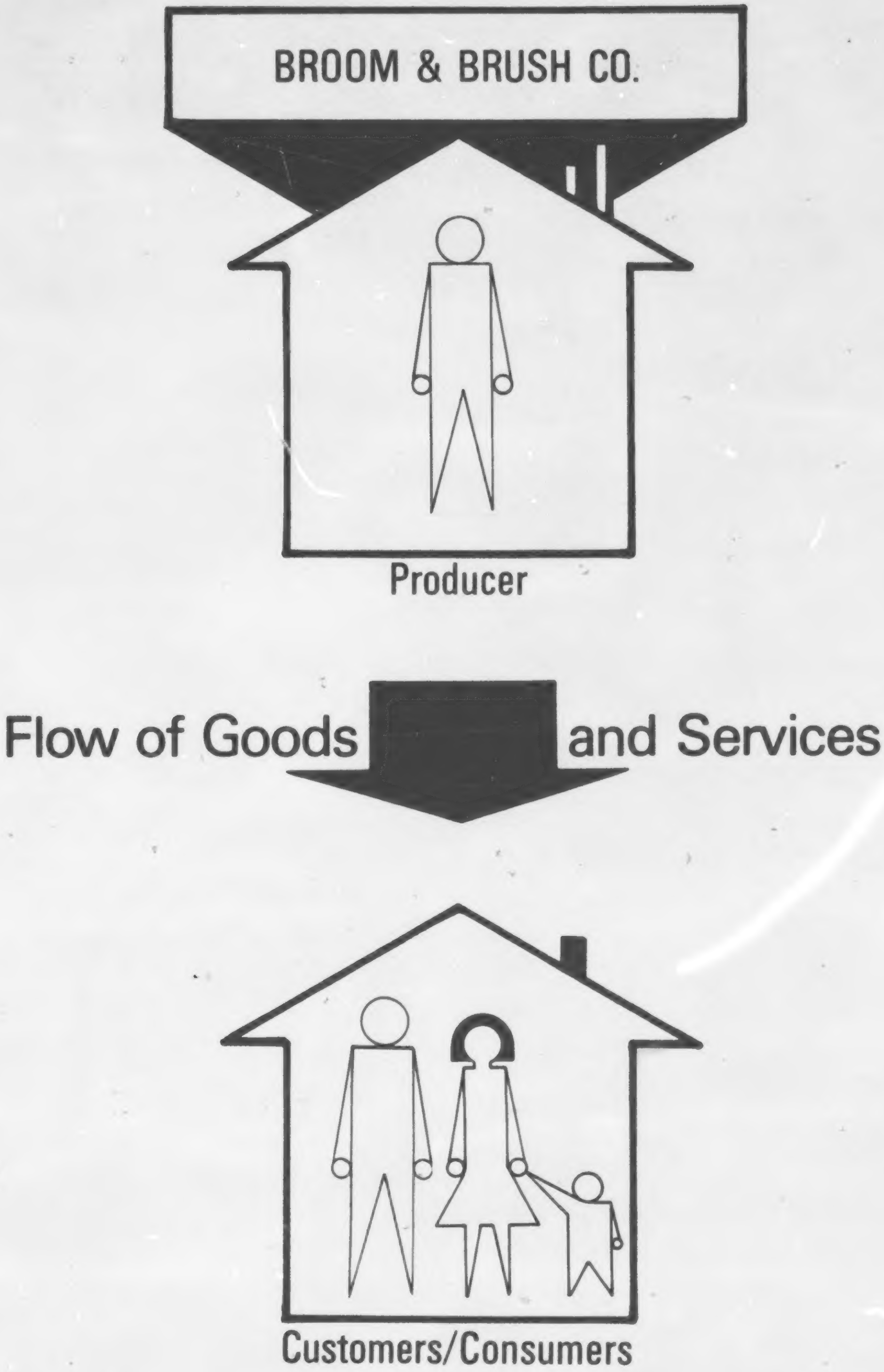
Alternate Uses for Scarce Workforce


Professional
Military
Industrial

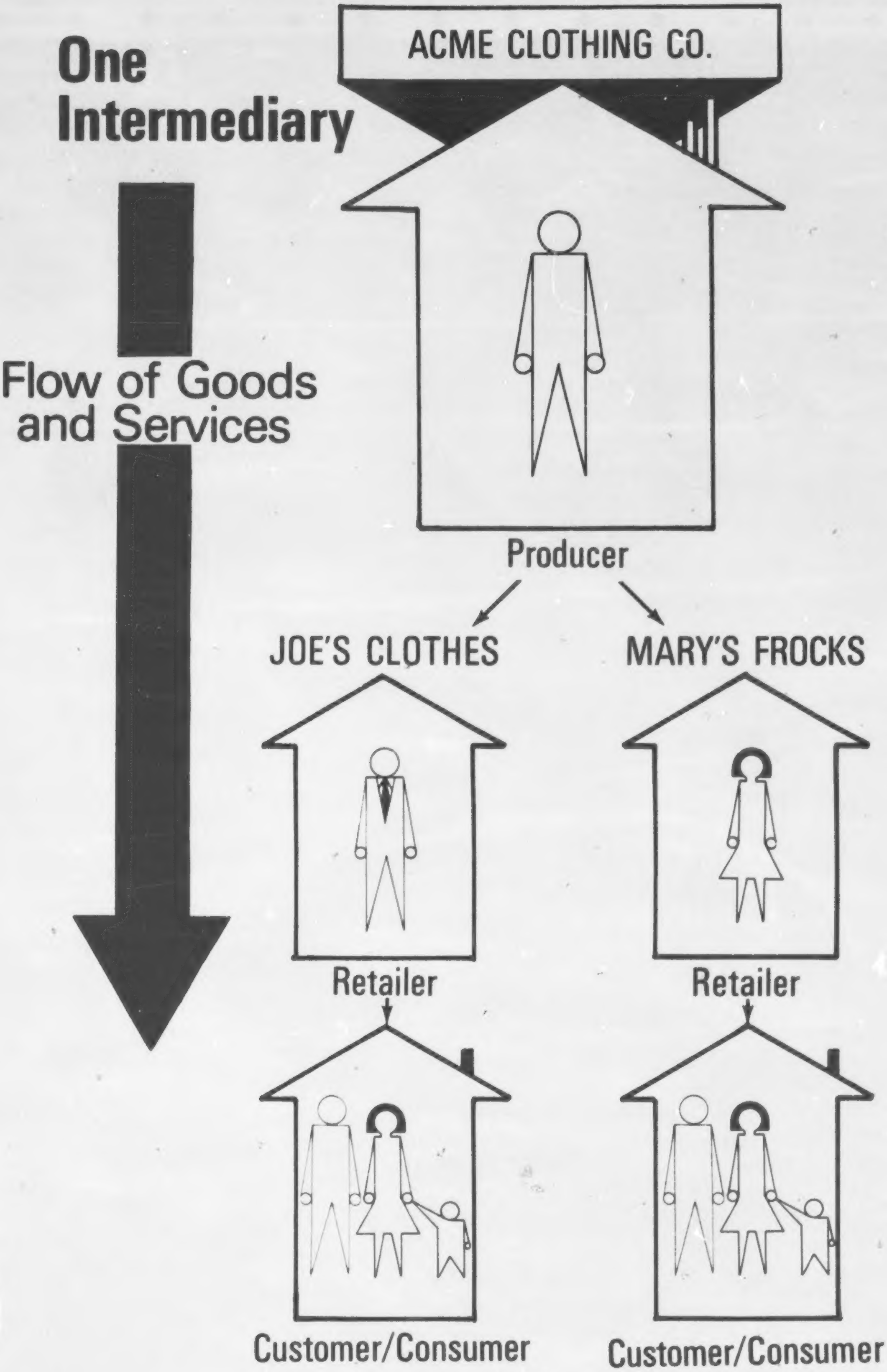
Interdependence


Michigan Cars
Oklahoma Wheat, Cattle, Oil

Direct Distribution


BROOM & BRUSH CO.
Producer
Flow of Goods and Services
Customers/Consumers

One Intermediary



ACME CLOTHING CO.

Flow of Goods and Services

Producer

JOE'S CLOTHES

MARY'S FROCKS

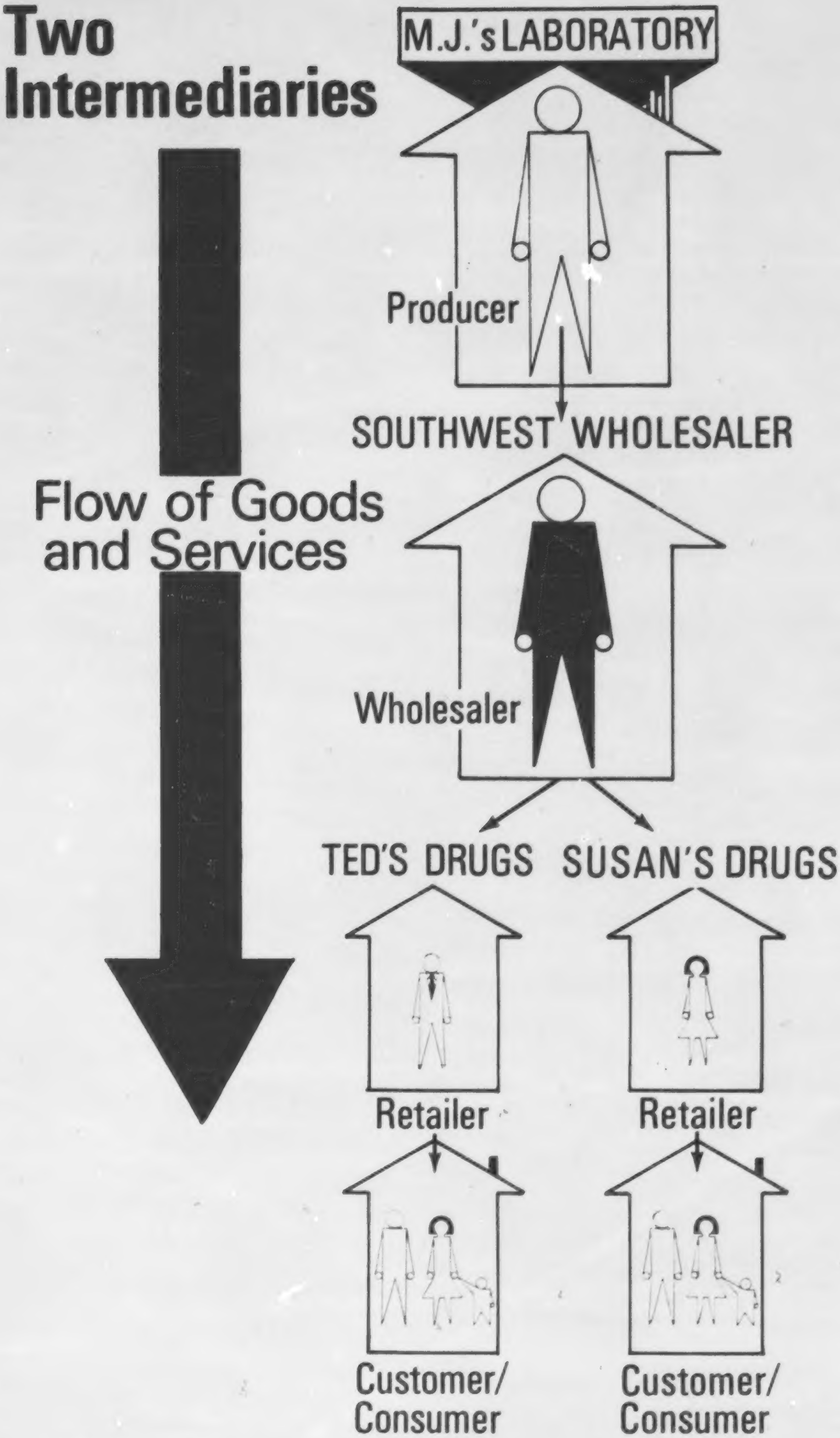
Retailer

Retailer

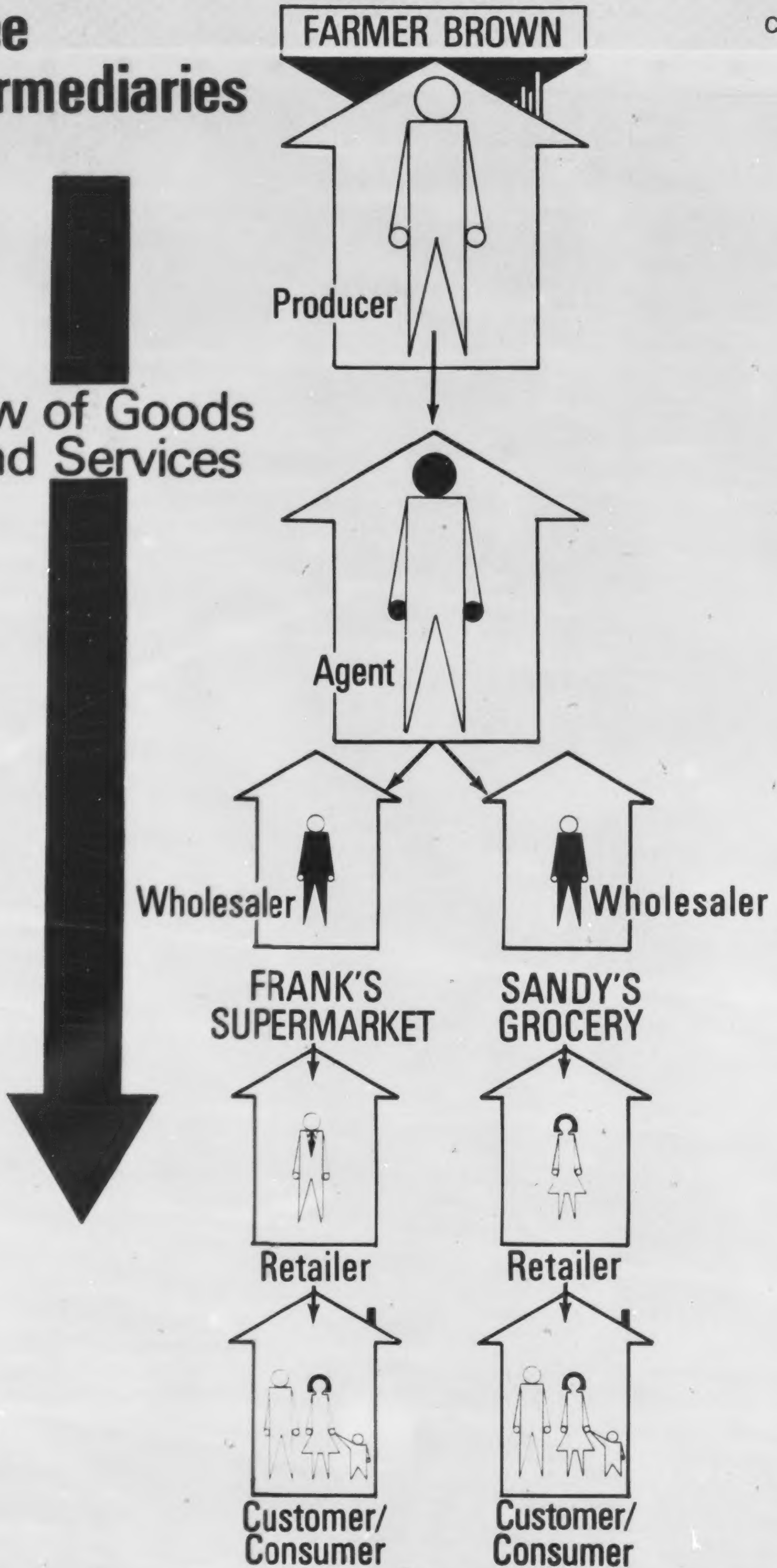
Customer/Consumer

Customer/Consumer

Two Intermediaries

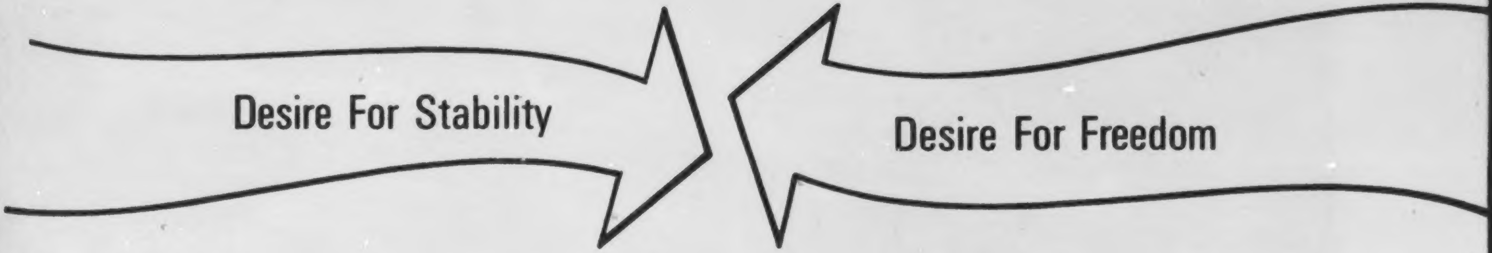

M.J.'s LABORATORY
Flow of Goods and Services
Producer
SOUTHWEST WHOLESALER
Wholesaler
TED'S DRUGS
SUSAN'S DRUGS
Retailer
Retailer
Customer/ Consumer
Customer/ Consumer

Three Intermediaries


FARMER BROWN
Producer
Flow of Goods and Services
Agent
Wholesaler
Wholesaler
FRANK'S SUPERMARKET
SANDY'S GROCERY
Retailer
Retailer
Customer/ Consumer
Customer/ Consumer

TM 8

Desire for Stability vs Desire for Freedom



Desire For Stability

Desire For Freedom

Wage and price controls
to prevent
inflation . . . . may conflict with . . . Free decision-making
in the market by worker,
businessperson, and
consumer

Desire for Security vs Desire for Efficiency

Desire For Security

Desire For Efficiency

A tariff on foreign goods entering the U.S. to protect domestic producers . . . . may conflict with . . . free trade which leads to more effective use of productive resources and gives consumers lower prices

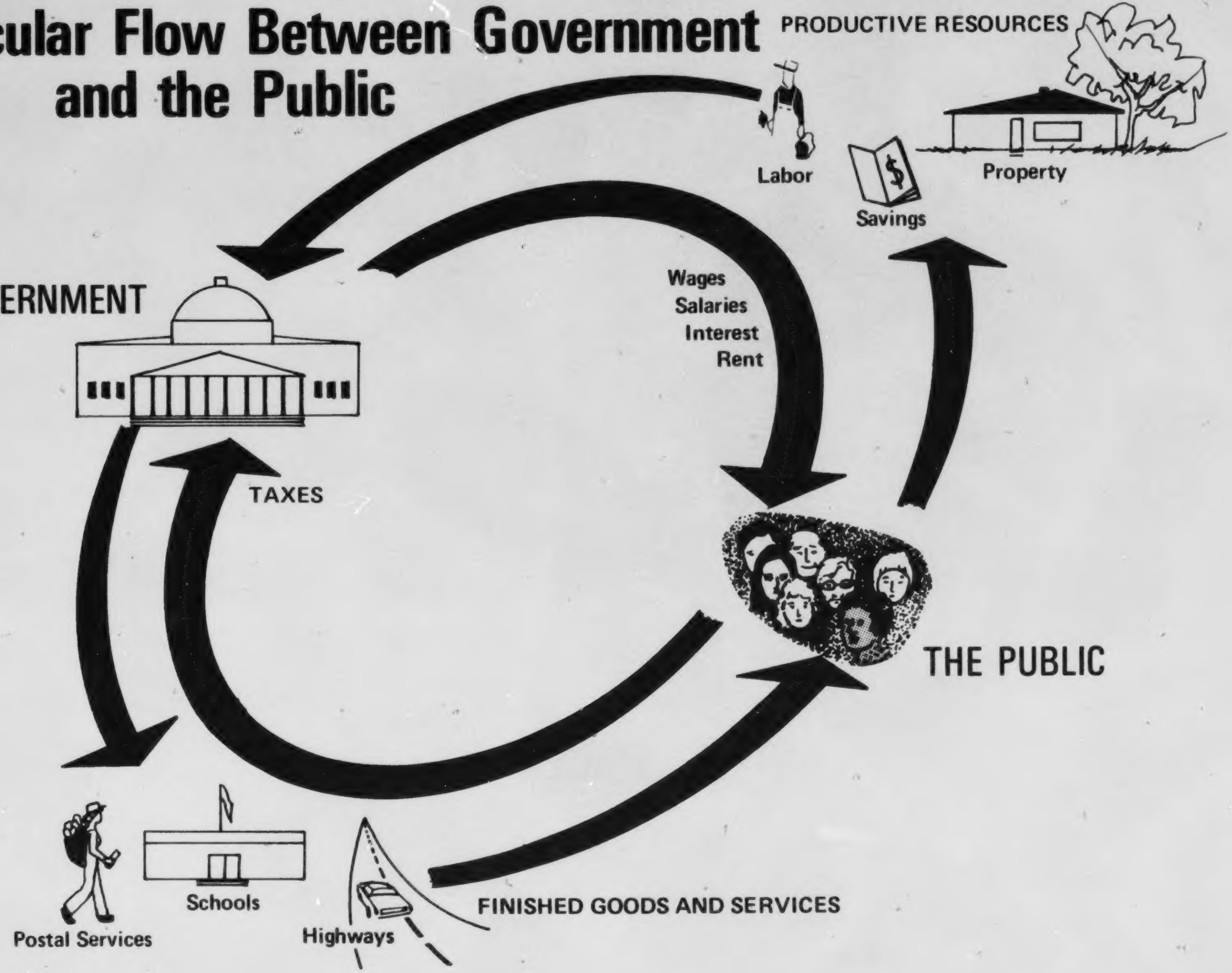
Desire for Growth vs Desire for Justice

Desire For Growth

Desire For Justice

Building interstate highways around cities to improve transportation . . . may conflict with . . . Business interests of motels, gas stations, and restaurants on old road through city

Circular Flow Between Government and the Public



PRODUCTIVE RESOURCES

Labor

Savings

Property

GOVERNMENT

Wages
Salaries
Interest
Rent

TAXES

THE PUBLIC

Postal Services

Schools

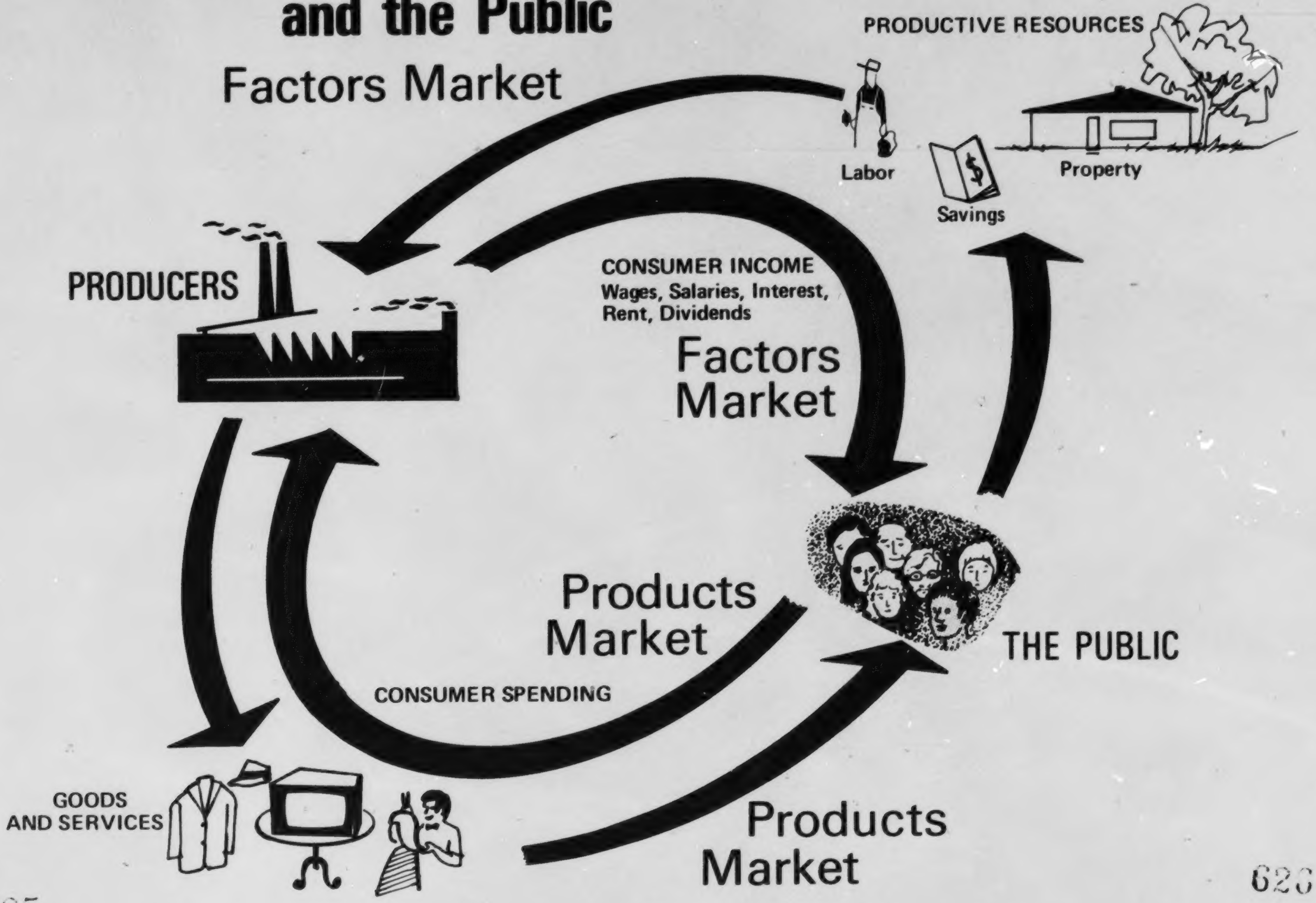
Highways

FINISHED GOODS AND SERVICES

TM 12

Co-op - 39-H-4

Circular Flow Between Producers and the Public

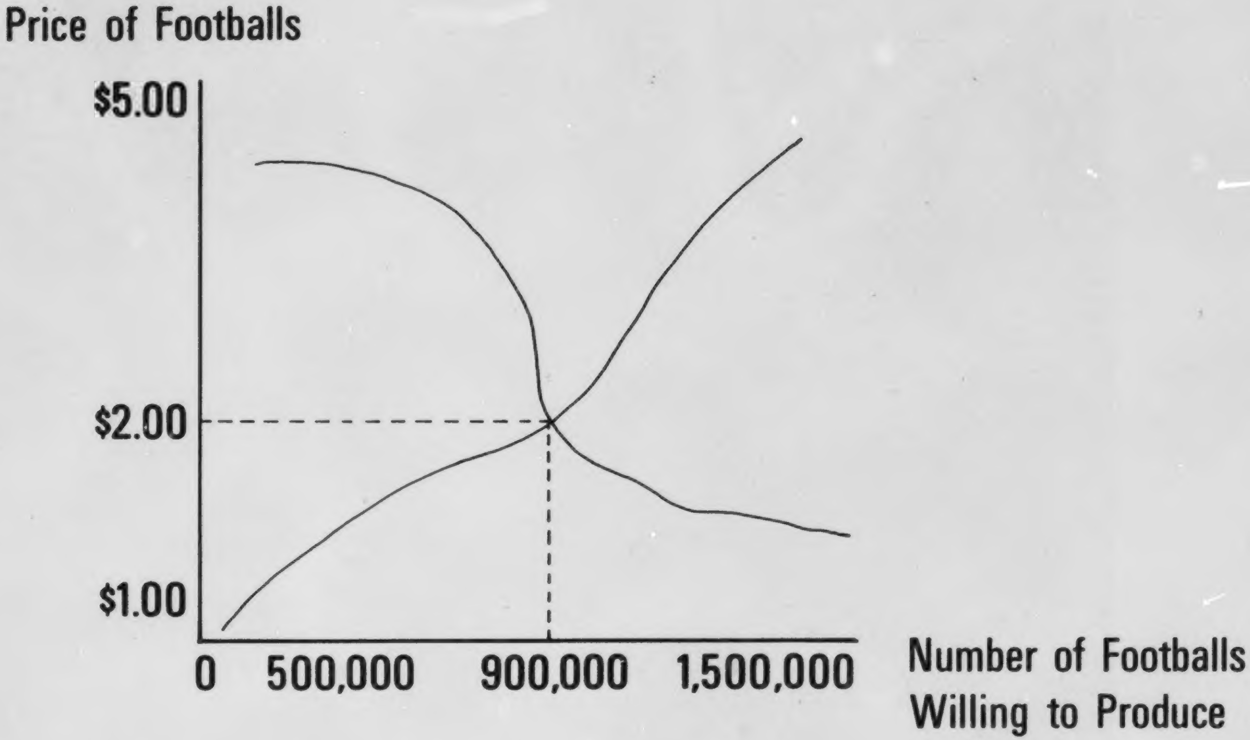

PRODUCTIVE RESOURCES
Factors Market
Labor
Savings
Property
PRODUCERS
CONSUMER INCOME
Wages, Salaries, Interest, Rent, Dividends
Factors Market
Products Market
THE PUBLIC
CONSUMER SPENDING
GOODS AND SERVICES
Products Market

Supply and Demand Schedule

Price of Phonograph Album	Number of Phonograph Albums Wanted at that Price	Number of Phonograph Albums Supplied at that Price
$5.00	500,000	1,000,000
$4.00	600,000	900,000
$3.50	700,000	700,000
$3.00	800,000	600,000
$2.00	1,000,000	400,000

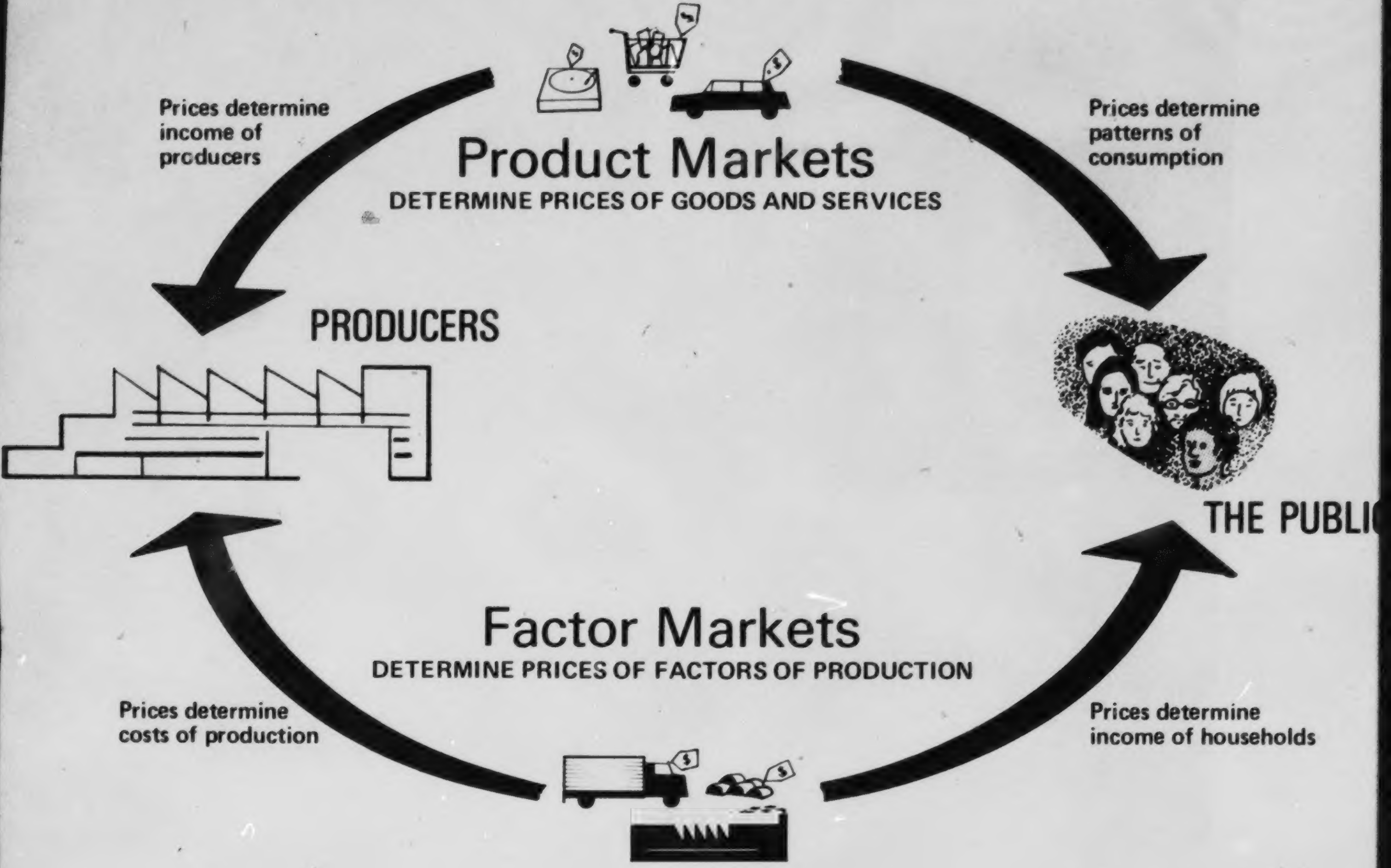
Supply and demand determines price and number produced

Supply and Demand Curves



At this point in time, 900,000 footballs would be produced at a price of $2.00 each

Ways Prices Influence the Economy



Product Markets

DETERMINE PRICES OF GOODS AND SERVICES

Prices determine income of producers

Prices determine patterns of consumption

PRODUCERS

THE PUBLI

Factor Markets

DETERMINE PRICES OF FACTORS OF PRODUCTION

Prices determine costs of production

Prices determine income of households

Comparative Standard of Living

Approximate worktime required for average manufacturing employee to buy selected commodities in retail stores in Washington, D.C. and London and at state-fixed prices in Moscow during May 1976:

COMMODITY	WASHINGTON, D.C.	LONDON	MOSCOW
Milk (1 liter)	7 minutes	11 minutes	21 minutes
Hamburger meat, beef (1 kg)	34 minutes	76 minutes	3.5 hours
Sausages, pork (1 kg)	71 minutes	60 minutes	2.6 hours
Potatoes (1 kg)	8 minutes	23 minutes	(7) minutes
Apples, eating (1 kg)	16 minutes	24 minutes	5.4 hours
Sugar (1 kg)	9 minutes	15 minutes	65 minutes
White bread (1 kg)	21 minutes	10 minutes	20 minutes
Eggs (10)	10 minutes	13 minutes	97 minutes
Vodka (0.7 liters)	67 minutes	3.4 hours	9.8 hours
Cigarettes (20)	10 minutes	27 minutes	23 minutes
Weekly food basket for four people	17.2 hours	28.2 hours	64.6 hours
Soap, toilet (150 grams)	5 minutes	10 minutes	72 minutes
Lipstick	31 minutes	54 minutes	7.8 hours
Panty hose	17 minutes	15 minutes	9 hours
Men's shoes (black, leather)	6.7 hours	7.7 hours	36 hours
Man's business suit	25 hours	40 hours	106 hours
Refrigerator, small (150 liters)	47 hours	50 hours	168 hours
Color TV set, large (59 cm screen)	3.9 weeks	5.5 weeks	19.5 weeks
Small Car (Fiat or Zhiguli)	6.9 months	11.1 months	3.1 years

Provided by Phillips Petroleum Company in cooperation with the National Federation of Independent Business.

ECONOMICS OF FREE ENTERPRISE
UNIT I

ASSIGNMENT SHEET #1--APPLY ECONOMIC PRINCIPLES TO BUSINESS SITUATIONS

1. Greasy Drive-In was the only drive-in in Podunk City and the surrounding area. Most everybody in Podunk loved to eat hamburgers. Therefore, Greasy Drive-In could charge a high price for its hamburgers and get away with it.

   A new drive-in, Teanybopper Hangout, opened in the spring. They sold hamburgers for less than Greasy Drive-In. Consequently, Greasy Drive-In had to lower their prices or improve their hamburgers to justify the higher prices. What economic principle is involved in this situation?

   ____

   ____

2. a. Woody's Lumber Yard could sell 200 gallons of a peachy pink house paint during the year for seven dollars a gallon. If the demand for peachy pink house paint increased to 400 gallons per year, could the lumber yard increase the price per gallon?

   ____

   b. If the demand for peachy pink house paint decreased to 100 gallons per year, what could the lumber yard do to the price of peachy pink house paint to increase sales?

   ____

   c. If the price of tangerine orange house paint was lowered and many people began to purchase tangerine orange house paint instead of peachy pink house paint, what economic principle would be involved?

   ____

3. a. If the price of flour was raised 25 percent, would the demand for flour change much?

   ____

   b. If the price for sterling silverware was raised or lowered by 50 percent, would the demand for the silverware change much?

   ____

ECONOMICS OF FREE ENTERPRISE
UNIT I

ASSIGNMENT SHEET #2--EVALUATE ECONOMIC IMPACT OF SHOPLIFTING

Volume grocery stores usually operate on a 1% profit margin. This means if $1.00 is stolen it takes $100.00 of sales to replace the loss. Department stores usually operate on about a 3% profit margin. Return on investment is about 11%. (If you do not understand these terms, check with your teacher-coordinator.) In some areas as many as one out of seven people shoplift. Business people make up for their losses by increasing retail prices, hiring fewer people, and not giving salary increases. The five problems below will help illustrate the meaning of these facts and show how shoplifting affects business.

1. Your business operates on a 2 percent margin of profit. Products valued at $150.00 are taken by shoplifters and employees in one day. How much merchandise does the store have to sell in order to make up for that $150.00 loss?

2. In many areas one out of seven customers will shoplift. If there are 350 customers in the store in one day, how many of these might be shoplifters?

3. The average value of the shoplifter's theft is $3.00. How much would the store in problem #2 lose in one day in dollar value?

ASSIGNMENT SHEET #2

4. There are approximately 300 stores in town. Each loses $150.00 a day. At one percent profit, how much will the combined 300 stores have to sell to overcome their losses?

5. In what ways can business people make up for the losses they suffer from shoplifting?

a. ______________________________

____

b. ______________________________

____

c. ______________________________

____

ECONOMICS OF FREE ENTERPRISE
UNIT I

ASSIGNMENT SHEET #3--INTERPRET FABLES

PART A

THE FABLE OF THE FAT PROFIT CARROT

Benny Bunny appeared bright and early for his new part-time job at Mr. Grover Grizzly's Woodland Record Shop. Benny was a student at Woodland High School. Benny needed some pocket money to keep himself comfortably nourished on malts (carrot flavor, of course) and luscious lettuceburgers.

"Here I am, Sir, ready to sell those records for you," cried Benny, his nose twinkling enthusiastically.

"Glad to have you, Benny," growled Mr. Grizzly. "You're a bright, personable young rabbit, but you will have to learn to sell. Takes a bit of skill and practice."

At that moment two hares came bounding into the record shop.

"Meet Harry and Harriet Hare, Benny," said Mr. Grizzly. "They'll help you out and get you started. They're students at the Woodland Community College who work here after school and on weekends. And there's Minnie Mole. Minnie is our bookkeeper and accountant. She does the inventory at all three of my stores, too. I'd like to get you started myself, but I'm off to Washington for two weeks."

Mr. Grover Grizzly placed his square black derby on his head, picked up his suitcase, and ambled out the door.

He returned two weeks later, arriving at the same time that Benny, now a two-week veteran, came bustling into the record shop.

"Hi, Mr. Grizzly," cried Benny. "Have a good trip?"

"Fine, Benny. How do you like the record business by now?"

"Groovy!" cried Benny, balancing a record album on his nose. "Have you got a good thing going here! When I get out of school I'm going to get into your business! I never dreamed there were such fat profits in the record business. It's a--- a--- it's a bunch of fat carrots! Profit carrots!"

Mr. Grizzly raised his bushy eyebrows. "Fat?" he said. "I never thought of . . .

"Minnie showed me how you buy this album for $2.50 and sell it for $5.00. Two and a half bucks of clear carrot gravy!"

"You noticed, of course, Benny, that we had to remodel the shop a few months ago. It was once the Woodland Grocery Store, run by our mutual friend, Grandpa Porcupine."

ASSIGNMENT SHEET #3

"Gramps went broke, didn't he? I didn't think about those nice new display cases and those album racks. I guess they cost a lot, didn't they?"

"Took some of those $2.50 carrots," agreed Mr. Grizzly. "Lots of records here, too, Benny."

"Thousands!" cried Benny. "But you have to have them in stock. Where'd you get the money to buy them? They aren't sold yet."

Mr. Grizzly pointed to the Woodland Bank across the road. Benny stared at it.

"They don't give the stuff away," he said. "You had to borrow it, didn't you? And you have to pay interest on it, too, don't you?"

"Comes out of that carrot gravy," grunted Mr. Grizzly. "And then there are the taxes. Oh, yes, and the licenses."

"Taxes? Licenses? What taxes? What licenses?"

"We have to pay taxes on the business itself, of course, and there are taxes on those carrots you're talking about."

"You mean you have to pay to run a business like this record shop? And on the profit you make, too?"

"Right," said Mr. Grizzly. "My three stores are grouped into what they call a 'corporation.' Our animal kingdom taxes corporations so they can give us animals the help and services we need. Our animal state taxes us, too. And then there's the Woodland City tax and the permits and the licenses. Those are all slices out of those carrots."

"Jeepers!" cried Benny. "Does anybody else get a part of that profit carrot?"

"Well," said Mr. Grizzly, "there are the lawyer and the accountant."

"Lawyer?"

"There are contracts that have to be properly written. The government sets down guidelines for operating a business. I need a lawyer to make sure that I follow the law. Then there's Minnie, the accountant, bookkeeper, and inventory clerk. You know I need her."

"Aren't those carrots about gone?" asked Benny.

"Well, there's the insurance," said Mr. Grizzly.

"Insurance?" cried Benny. "What for?"

"Fire insurance, insurance for weather damage, for water damage from leaking pipes. I have to have insurance in case somebody gets hurt on the premises. I have to pay health and accident insurance for each of my employees."

ASSIGNMENT SHEET #3

"For me, too?" asked Benny.

"Of course, Benny. And it costs me to train you, you know. You're not really earning your pay yet. I hope you will soon."

"I guess I didn't sell very many of those $5 albums yet, Mr. Grizzly. Not enough to pay my salary. You're really paying for my sales training."

"We'll have to step up those sales, too, Benny," said Mr. Grizzly. "We've got some tough competition. Freddy Fox and his brothers are selling records at a lower price. They're trying to corner the record business in Woodland. We may have to lower our prices to compete. That will cut that $2.50 carrot a bit thinner."

"I saw their ad in the paper last Sunday," said Benny. "They bought a whole page in the *Woodland News.* Our ad was a lot smaller."

"It's been running every week, though," said Mr. Grizzly. "And it costs a lot to advertise."

Benny went over to a customer and made a sale. He brought the customer's credit card receipt back to Minnie.

"You know," Minnie said, "the people who operate the credit card company have to get paid for collecting the money."

"It would be nicer if the customers paid cash or wrote us checks," said Benny.

"Yes," said Minnie, "if the checks are all good. Had seven bad ones last week."

"Jeepers!" cried Benny. "I never thought of that."

"Most people don't," said Minnie. "We had about 75 of our records stolen last month at the other two stores."

"Can't you hire a guard?" asked Benny.

"He'd cost Mr. Grizzly more than the records," replied Minnie. "We just have to chalk it up to loss by theft. It's cheaper. Get out of here now Benny. I've got to get at my records."

"I'll sell the records, Minnie," protested Benny. "And Mr. Grizzly is back. We can handle the sales."

"Not those records, you innocent boy," laughed Minnie. "The government insists upon our filling out a lot of forms and reports. They need them, I'm sure, but they take up a lot of our time. This paper work is driving Mr. Grizzly up the wall--and me, too."

Benny went back out into the store. Mr. Grizzly had just sold another $5 album. He rang up the sale in the cash register.

ASSIGNMENT SHEET #3

"Another $2.50 for us, Benny," chuckled Mr. Grizzly cheerfully. "Another day, another dollar."

"We'll split it, Mr. Grizzly," grinned Benny. "A little for Minnie, Harriet, Harry, and me. A little for the lawyer, a little for the insurance company, a little for the government, a little for the thieves, a little for the bank, a little for the newspaper, a little for the credit card company, and all the rest--for you. Mr. Grizzly, why do you do it?"

"You know, Benny, sometimes the question occurs to me and, I guess, to all the others who run businesses, but I like our work. I am my own boss, and I like that. I like selling a good product to satisfied customers. I like to think I'm doing something for our Woodland community. If we all work hard, there may be enough of that carrot gravy for all of us to have a share."

"You're quite a guy, Mr. Grizzly," said Benny, "even if your slice of the carrot is a lot thinner than most of us think."

Aesop, who wrote a lot of fables many years ago, often included the moral with his fables. He forgot to include the moral for this one. Would you please fill it in for him?

____

____

ASSIGNMENT SHEET #3

PART B

SHOULD THE CAVEATS EMPTOR?

One afternoon as Benny Bunny came bustling into Grover Grizzly's Record Shop, he heard giggling and snickering in the back workroom. His ears quivered like an antenna in a gusty wind. Cautiously he peered into the workroom.

Harry and Harriet Hare, the after-school college salespersons, were doing the giggling. Harriet was putting some records into bright new jackets. Harry was tacking a frame around a piece of cardboard about six inches wide and eighteen inches long. Benny could see that Harry had neatly printed two words on the cardboard, but they didn't make any sense to him. The words were

CAVEAT EMPTOR

"What's up?" inquired Benny.

"That sister of mine is a slick one," said Harry as he tapped a tack into the back of his picture frame. That set Harriet off into another fit of giggling.

"I sold old Muriel Muskrat those record albums on credit two weeks ago," explained Harriet. "She was supposed to come in with the money today. What do you think that old girl did? She brought the records back and said she couldn't raise the money to pay for them. The jackets were torn and the record case was damaged. She just laid the records on the counter and marched out with her nose in the air."

"Gee whiz!" cried Benny. "That's too bad. The records will be a complete loss to Mr. Grizzly. He can't stand a lot more losses. We've had a bad month."

"Get smart, Benny," said Harry. "You'll never be a good businessman 'till you do. You've got to outsmart these dumb customers."

"We got some extra record jackets and a few brand new record cases. I just put new jackets on the used records and slipped them into the new record cases. Nobody will know the difference. Here, put the album back with the other new ones."

"But that isn't . . . " said Benny timidly. His voice trailed off.

Harry snorted disgustedly.

"Don't be a klutz, Benny," he said. "You see this sign? Read it."

"It doesn't make any sense to me," said Benny. "I don't know what the words mean."

ASSIGNMENT SHEET #3

"Caveat emptor," said Harry, holding the words under Benny's nose. "That's Latin, dummy. It means 'Let the buyer beware.' Those smart Romans found that out long ago. It means that a good businessperson gets away with everything possible. It's the customer's responsibility to see that he or she doesn't get taken."

Harry cut a piece of string and tied it to his picture frame. Than he hammered a nail into the wall and hung up his card. Benny looked at it again.

"That's our motto around here, Benny," said Harry. "If you get a call for this album, sell it first. Let's get rid of it as fast as we can."

Harry and Harriet grabbed their jackets and left, for their shift was over and Benny's was just starting. Benny laid the album on the counter and stared at it. He put his chin into his paws and thought--and thought--and thought. When Mr. Grizzly came in later that evening he was still quiet and thoughtful.

"What's the matter, Benny?" said Mr. Grizzly, lighting up his cigar. "Cat got your tongue today?"

Benny finally told Mr. Grizzly the whole story. Mr. Grizzly listened gravely until he had finished.

"I guess I'll never be a good businessman," concluded Benny. "I guess I am a klutz. I'm sure we can get away with this. I guess it is smart to do it. But, somehow . . ."

Again Benny's voice trailed off.

"Somehow . . . it's wrong, isn't it? Is that what you mean, Benny?"

"Yes sir," admitted Benny.

Mr. Grizzly tilted Benny's head back so he could look squarely into his eyes.

"It's not only wrong, Benny." said Mr. Grizzly. "It's stupid. In fact, that's the first thing a good businessperson learns. If your customers don't trust you, they won't be your customers very long. You've been here long enough, Benny, to answer this question. Would it be easier to have one customer come back ten times to buy records or to find ten customers who might buy once?"

"It would be harder to get ten new customers, of course," said Benny. "If customers got to trust you, they would come back because they wanted to. You wouldn't have to chase after them. They wouldn't buy their records at any other place."

"That's not hard to figure out, is it?" said Mr. Grizzly.

ASSIGNMENT SHEET #3

Mr. Grizzly put his big paw on Benny's shoulder. They went back into the workroom in the back of the record shop. Mr. Grizzly reached up and took down the Caveat Emptor sign. He slid the cardboard out of the frame and turned it over. On the blank side he wrote -

> In this store the emptors
> don't have to caveat.
> G. Grizzly, owner

Mr. Grizzly hung the new sign back up on the wall. Benny grinned.

"Harry and Harriet will be surprised, I'll bet," he said.

"No, they won't, Benny," said Mr. Grizzly softly.

"Why not?" asked Benny.

"They won't ever see it," said Mr. Grizzly. "Come on. It's time to close up for the day."

1. What is meant by buying the good will" when you buy a business?

2. Why do you suppose some businesses have been in business for more than 40-50 years vs the fly-by-nights?

3. What is the Better Business Bureau for and who supports it? Can you imagine what the supporters hope to gain?

ASSIGNMENT SHEET #3

PART C

DID THE DEVIL INVENT ANOTHER WHEEL?

"Ah," said Mr. Grizzly, "here it comes!"

Benny Bunny and Minnie Mole looked up in surprise. Robert Raccoon's delivery truck stood at the curb. Robert and his helper were carrying in a big wooden box. They set it carefully on the workroom table in the back of the record shop. Mr. Grizzly got out a hammer and opened the crate.

"There, Minnie," he beamed, "there is our new super-duper labor-saver!"

A gleaming new cash register stood on the table.

"Labor-saver?" said Benny. "How come a labor-saver? Looks like a fancy cash register to me."

"This new one does more than our old one. It registers inventory while it rings up sales. No more sweating out the inventories at my stores--the cash register does it all!"

So intent was Mr. Grizzly in admiring his new acquisition that he failed to see the lengthening faces of Minnie Mole and Benny.

"How do you like it, Minnie?" said Mr. Grizzly.

A tear slowly rolled down Minnie's nose.

"I hate it!" she squealed.

Mr. Grizzly's jaw dropped. Benny hopped over to Minnie's side and gently wiped the tear away.

"For goodness sake, Minnie, what is the matter?" cried Mr. Grizzly.

"You won't . . . you won't . . . you won't need me any more! I won't have a job keeping inventory if that--that monster is going to do it."

"It's cruel," cried Benny indignantly, putting his paw protectively around Minnie. "Poor Minnie needs her job."

Mr. Grizzly stared at Minnie and Benny in astonishment. At last he sat down and laughed 'till his sides ached. Minnie and Benny stared at him in surprise.

"I wouldn't dream of replacing you with a machine, Minnie. You've been taking inventory at each of my stores once a week. You also keep the records, order the albums, and a lot of other things. You've got your paws full. I'm planning to open another record shop in the Woodland suburbs. I would have to hire another employee without some kind of additional help.

ASSIGNMENT SHEET #3

"That's true, Mr. Grizzly. I hardly have time to think," agreed Minnie, "and I couldn't have taken on inventory for still another record shop."

"Actually, modern machines don't take jobs away," said Mr. Grizzly thoughtfully. "A machine is useful to an employer when it does the dull, time-consuming work we have to do. As you can see, Minnie will have more time to do the work machines can't do for us. She'll be able to plan our purchases more carefully and plan her work more carefully. In other words, the new cash registers upgrade Minnie's job instead of replacing it. As a matter of fact, Minnie, I was planning to give you a raise because your job is going to be more important than it ever was."

Minnie burst into tears again, but now they were tears of joy. Benny was thoughtfully scratching his ears.

"But Mr. Grizzly," Benny said, "you said you would have had to employ another worker if you open the new store. I know Minnie's nephew wanted a chance at the next job you have open. It still seems to me that the machine is going to take away somebody's job."

"Not so, Benny," said Grizzly. "We've all got to learn to look beyond our noses. Uncle Charlie Chipmunk has the new Woodland distribution center for these cash registers. Because other business people and I are buying these machines, the cash register company will find it profitable to open up here in Woodland. They will need clerical employees and salespersons. These 'monsters'--" Mr. Grizzly paused to pat the new cash register--"will probably bring a dozen new jobs to our Woodland community."

"Oh, Mr. Grizzly," cried Minnie, "do you think my nephew, Marty, can get a job there?"

"Talked it over with Charlie Chipmunk already," chuckled Mr. Grizzly. "Tell him to report to Uncle Charlie on Monday. If you know some other animals that need work, send them to see Uncle Charlie."

The frowns had gradually disappeared from Benny's forehead. He looked at the new cash register and smiled. Impulsively, he put his arms around it.

"Welcome to our record shop, pal," he said. "We're glad to have you with us."

"I'll say we are!" cried Minnie. She accidentally laid her little paw on one of the cash register keys. The cash register bell tinkled softly and flashed a printed sign. It simply said THANK YOU.

"You're welcome!" grinned Benny.

ASSIGNMENT SHEET #3

1. Why is productivity so important to business people?

____

____

2. Find out what has happened to productivity in this country in the last fifty years. Why do you think your findings occurred?

____

____

____

____

____

____

ASSIGNMENT SHEET #3

PART D

BENNY TAKES AN EXAM

Mr. Grizzly and Benny were about to close the record shop for the day. The last customer had gone. Benny leaned over the counter to pick up a textbook he had brought from school. He looked at the book and grinned at Mr. Grizzly.

"Hope I pass that English exam tomorrow," he said. "It's the end of the semester, and I'm not sure I've learned a lot from my courses at school. I'm not sure I'm ready for college."

"Well, Benny," said Mr. Grizzly, "you've been learning something here at the store, I'm sure. You've learned something about business."

"Yes, I have," said Benny, "but I'm not sure I'm ready to graduate from the record shop, either. I still plan to open a business of my own when I finish college. I'd like to start a record shop business like yours in Marshland Swamp where my folks are going to move. Maybe you ought to give me a final exam, too, as they do at school."

Mr. Grizzly's eyes twinkled.

"Not a bad idea, Benny. Tell you what I'll do. I'll write you out a business exam. If you can pass it, you'll be ready to open a business of your own. It would be a good idea for anybody who wants to open a business to take an exam. Maybe Grandpa Porcupine wouldn't have gone broke if he had had to pass an exam. Would have saved him a lot of time and money."

The next day when Benny came into the record shop, Mr. Grizzly had his business exam ready.

"Just scribbled a few things down last night," he said. "I'm sure it's not complete, but it will remind you of some of the things you ought to know if you're going to start your own business."

Here is Mr. Grizzly's business exam:

Mr. Grizzly's Business Exam for Benny Bunny

1. Personal Qualifications

   a. Do you have the essential qualities of leadership--willingness to assume responsibility, decisiveness, ability to organize and direct people, an appreciation of the relationship between a business and the community--to operate an independent business?

   ____

   b. Have you had sufficient training and experience in the particular business routines you expect to control?

   ____

ASSIGNMENT SHEET #3

c. Are you prepared to work long and extra hours in order to get your business started?

____

2. Community Conditions

   a. Is there a demonstrable need in your community for the product or service you propose to sell?

   ____

   b. Is the community you propose to serve large enough and prosperous enough to sustain the business you plan to start? Do you know the population, the age distribution of the population, and the average income brackets of your potential customers?

   ____

   c. Have you made a careful analysis of your competition and its efficiency and quality? Is there enough business in the community for both you and your competition?

   ____

   ____

3. Legal Requirements

   a. Are you aware of and familiar with all of the federal, state, and local legal requirements which are imposed upon the kind of business you plan to operate? Do you know what licenses are required, what building and occupancy permits you will need?

   ____

   ____

   b. Have you identified the realtors with whom you will have to deal in order to secure the necessary site and facilities for your business?

   ____

   c. Have you carefully identified the legal counsel which you will require for the details of the real estate arrangements, contractual problems, and related legal service?

   ____

ASSIGNMENT SHEET #3

4. Financial Problems

Have you prepared a tentative budget which indicates the relationship of your resources to your expenditures? For example, have you estimated cost or accounted for the following items?

a. Assuming that you do not have capital yourself to finance your planned operation, you must be aware of the conditions under which a bank will grant you a loan. Do you know how long your loan will be needed? Have you included your interest payments in your budget? Have you any assurance that you will be able to get a loan?

b. Have you made realistic estimates of the costs for your realtor, attorney, and employees?

c. Have you ascertained what kind of insurance you will need and what the costs will be?

d. Have you provided for the delivery and payment of the supplies you will need for the business itself, for your clerical work?

e. Have you established your credit policy and calculated its effect on your expenditure budget?

f. Have you determined your advertising needs? Have you inquired into the costs of TV, radio, newspaper, and yellow page advertising?

g. Have you estimated realistically your sales potential and related your expenditures to your profit margin? Are you aware that most businesses will actually lose money for a year or two?

Mr. Grizzly prepared Benny's exam rather hastily. Can you think of some things he should have included? Do you think Benny was ready to open his own business? Do you think people who open small businesses are prepared to do so? Use the back of this page for your answers.

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ECONOMICS OF FREE ENTERPRISE
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. Competition
2. a. Yes

   b. Lower the price

   c. Elasticity; the price of peachy pink house paint is elastic
3. a. No, flour is a necessity and the demand would probably not be affected much by a change in price; in other words, most necessities are inelastic

   b. Yes

Assignment Sheet #2

1. $7,500
2. 50
3. $150.00
4. 300 stores x $150.00 = $45,000 and @ 1% margin of profit = $4,500,000.00 in sales
5. a. Increase the price of their merchandise

   b. Cut down on the number of employees to reduce overhead

   c. Do not give salary increases

ECONOMICS OF FREE ENTERPRISE
UNIT I

TEST

NAME ______________________________ SCORE ____________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided. Terms and definitions are continued on the following pages.

_____a. Economic and political system where the government leaders try to achieve equality by controlling almost all property and production and by deciding how and to whom goods and services are distributed

_____b. Depending on others to provide most goods and services as a result of specialization

_____c. Study of how persons can best consume, produce, and distribute goods and services to try to satisfy their never-ending and ever-increasing needs and wants

_____d. Economic and political system characterized by elected representatives, limited government control, and freedoms such as the freedom of speech, the right to choose a job, and the freedom of religion

_____e. System where most production is done by privately owned corporations, partnerships, and private citizens in a free market; sometimes called *private enterprise*

_____f. Choosing among the variety of ways of consuming or using scarce resources to produce the goods and services wanted

_____g. Economic and political system where the government controls most means of production

_____h. Skill to direct and control all the other resources

1. Economics
2. Allocation
3. Interdependence
4. Free enterprise
5. Communism
6. Management
7. Capitalism
8. Socialism

______i. True value of what individuals and societies must give up when they decide to use a resource to produce one good or service instead of another

______j. Amount of a good or service a customer will want to buy at different prices at a particular time

______k. Individuals or countries doing the jobs they are best fitted to perform instead of dividing their resources among many different jobs

______l. Amount of goods or services that will be offered for sale at different prices

______m. Tools, machines, and buildings used to produce what is wanted or needed

______n. Where goods and services are sold by producers to consumers who in turn pay money to the producers for these goods and services

______o. Where the factors of production (labor, management, property, and savings) flow from the public to the producers and where money payments (wages, salaries, interest, rent, and dividends) flow from the producers back to the public

______p. Condition where demand is not affected much by a change in price

______q. How much the demand for a good or service will increase if the price is lowered or how much the demand will decrease if the price is raised

______r. Looking at the whole economy, such as the rate of growth for the country, inflation, total employment, and total production

______s. People with skills to perform a job

9. Inelasticity
10. Demand
11. Macro-economics
12. Capital
13. Labor
14. Specialization
15. Factor market
16. Supply
17. Opportunity cost
18. Product market
19. Elasticity

_____t. Organized system whereby a country allocates resources among alternative uses

_____u. Looking at an individual part of the economy, such as an individual consumer, individual business, or a market for a particular product

_____v. Everything owned by or due a business

_____w. All claims against a business

_____x. Land, water, lumber, minerals, fuel

_____y. Ability to produce more goods and services with fewer resources

_____z. Person who organizes and manages a business, assuming the risk for the sake of the profit

____aa. Difference between selling price and the expenses of selling goods

20. Micro-economics
21. Economic system
22. Liabilities
23. Assets
24. Natural resources
25. Technology
26. Entrepreneur
27. Profit

2. Select from the following list characteristics of our modified free enterprise system by placing an "X" in the appropriate blanks.

_____a. Gives the federal government full responsibility for determining how resources will be used

_____b. Allows some monopolies to exist

_____c. Has profit motive as main incentive

_____d. Maintains efficiency through competition in the marketplace

_____e. Allows local, state, and federal governments to determine the kinds and levels of production

_____f. Provides rights to own property, to enter or leave a job, and to make contracts

3. List the resources necessary for production of goods and services.

a. ____

b. ____

c. ____

d. ____

4. Select from the list below true statements about types of business organizations. Place an "X" in the correct blanks.

______a. Partnership is owned and managed by one person

______b. Individual proprietorship gives freedom of action and stimulates pride in ownership

______c. Individual proprietorship may join with other stores or organizations to gain buying power

______d. Partnerships are formed to give additional finances and management ability to the business

______e. Partnership may dissolve when partners disagree or when one partner dies

______f. In a partnership each partner is responsible for business contracts made by the other partners

______g. Corporation is owned by stockholders

______h. Profits in a corporation are divided among the board of directors

______i. Corporation requires a charter from the state, which allows the company to conduct business transactions as a single person would

______j. Cooperative allows its members to buy goods in quantity so the individual's goods can be bought at a lower price

______k. Chain store consists of four or more stores of a similar type

______l. Branch store is centrally owned and operated

______m. Chain store is responsible for its own stock

______n. Franchise may be independently owned

______o. Franchise is granted exclusive right by the manufacturer to sell goods or services in a particular market area

______p. Franchise has rules for the operation established by the manufacturer in exchange for use of the company's name

______q. Franchise receives help in financing, record keeping, sales promotion, and management

______r. In a leased dealership the business is owned and maintained by a company but is leased to someone to operate

______s. Leased dealership receives benefits of the company's national advertising

______t. Leased dealership requires a larger initial investment to get started than an independent retailer ______u. Merchant wholesaler may carry a variety of lines or deal in a specialty line of goods

______v. Merchant wholesaler may provide all or a limited number of wholesaling services

______w. Purchasing agent assists manufacturers in buying and selling

______x. Purchasing agent is paid by a commission

______y. Purchasing agent may not take title to the goods or even physically handle the goods

______z. Conglomerate and sideline store are two different names for the same type of store organization

5. Match channels of distribution to descriptions of each.

______a. Flow of goods and services from the producer to an agent to a wholesaler to the retailer to the customer/consumer

______b. Flow of goods and services from the producer to the retailer to the customer/consumer

______c. Flow of goods and services directly from the producer to the customer/consumer

______d. Flow of goods and services from the producer to a wholesaler to the retailer to the customer/consumer

1. Direct distribution
2. One intermediary
3. Two intermediaries
4. Three intermediaries

6. Match the economic goals of American people to statements describing each goal. An answer may be used more than once.

______a. Obtaining better education for all Americans

______b. Going into business to produce whatever goods and services a person thinks he/she can sell at a profit

______c. Getting the most of time, energy, money, and abilities

______d. Obtaining better highways for all Americans

______e. Avoiding recessions, depressions, and inflation

1. Economic efficiency
2. Economic growth
3. Economic stability
4. Economic security
5. Economic freedom
6. Economic justice

_____f. Obtaining better hospitals for all Americans

_____g. Obtaining better postal service for all Americans

_____h. Protecting against risks people run into in their daily lives

_____i. Obtaining better recreational facilities for all Americans

_____j. Applying economic policies to the ideas about what is right and wrong

_____k. Obtaining better fire and police protection for all Americans

7. List the roles of government in the economy.

a. ____________________

b. ____________________

c. ____________________

8. Discuss the roles of individuals and businesses in the economy.

____

____

____

____

____

____

____

____

9. Discuss the function of supply and demand schedules.

____

____

____

____

10. List the things that determine the degree of elasticity of demand.

a. ______________________________

b. ______________________________

c. ______________________________

11. Select from the list below the ways prices influence the economy. Place an "X" in the correct blanks.

_____a. Prices determine what will be produced by showing what is profitable and not profitable to sell

_____b. Prices determine how scarce resources will be used

_____c. Prices determine how something will be produced

_____d. Prices determine who can afford to get certain goods and services

_____e. People collectively determine prices by what they are willing to buy

_____f. Individual's decisions are influenced by prices

_____g. Producers try to learn how consumers will "vote" or purchase goods and services by studying past sales records and by conducting marketing studies

12. List three benefits of competition and profit.

a. ______________________________

b. ______________________________

c. ______________________________

13. Apply economic principles to business situations.

14. Evaluate the economic impact of shoplifting.

15. Interpret fables related to economics of free enterprise.

(NOTE: If activities 13-15 have not been accomplished prior to the test, ask your teacher-coordinator when they should be completed.)

ECONOMICS OF FREE ENTERPRISE
UNIT I

ANSWERS TO TEST

1. a. 5
   b. 3
   c. 1
   d. 7
   e. 4
   f. 2
   g. 8
   h. 6
   i. 17
   j. 10
   k. 14
   l. 16
   m. 12
   n. 18
   o. 15
   p. 9
   q. 19
   r. 11
   s. 13
   t. 21
   u. 20
   v. 23
   w. 22
   x. 24
   y. 25
   z. 26
   aa. 27

2. b, c, d, f

3. a. Natural resources
   b. Labor
   c. Capital
   d. Management

4. b, c, d, e, f, g, i, j, k, n, o, p, q, r, s, u, v, w, x, y

5. a. 4
   b. 2
   c. 1
   d. 3

6. a. 2
   b. 5
   c. 1
   d. 2
   e. 3
   f. 2
   g. 2
   h. 4
   i. 2
   j. 6
   k. 2

7. a. Producer and consumer
   b. Regulator and protector
   c. Promoter of economic goals of American people

8. Discussion should include:
   a. Individuals and businesses save money
   b. Savings are then invested in machines, tools, factories, stores, and offices

   c. Labor works to produce goods and services for themselves and others

   d. Business provides wages, salaries, and stock dividends with which individuals can save and/or purchase goods and services

9. Discussion should include:

   a. Demand and supply are the totals of individual decisions of millions of individual buyers and sellers

   b. Total quantities of demand and supply, interacting with each other, determine the price of a good or service

10. a. Whether a good or service is a necessity or luxury

   b. Availability and price of substitute products

   c. Amount of money people are willing and able to spend

11. a, b, c, d, e, f, g

12. Any three of the following:

   a. Stimulate the development of new or improved goods and services

   b. Cause scarce resources to be used as efficiently as possible

   c. Reduce prices

   d. Motivate people to open new businesses

   e. Create more new jobs

   f. Encourage more effective selling and promotion techniques

13. Evaluated to the satisfaction of the teacher-coordinator

14. Evaluated to the satisfaction of the teacher-coordinator

15. Evaluated to the satisfaction of the teacher-coordinator

CAREER PLANNING
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to set goals related to a career, select from a list true statements about how to handle loss of employment and how to ask for a raise, and write a letter of resignation. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with career planning to the correct definitions.
2. List reasons people work.
3. Select from a list the benefits of setting goals.
4. List obstacles to career goals.
5. List categories of jobs.
6. Select from a list true statements about how to handle loss of employment.
7. Select from a list true statements about how to ask for a raise.
8. Select from a list true statements about how to quit a job.
9. Write a letter of resignation.

CAREER PLANNING
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

   B. Provide objective sheet, information sheet, and assignment sheets.

   C. Discuss unit and specific objectives, information sheet, and assignment sheets.

   D. Make transparency.

   E. Play "Block Stacking Game."

   (NOTE: A similar goal-setting activity is also included in the "Economics of Free Enterprise" unit.)

      1. Have students set goals concerning how many blocks they can stack in one minute. Sugar cubes or other "stackable" items may be used if blocks are not available. It may be necessary to take turns if not enough blocks are available. A rule of thumb is to have 10 to 15 blocks per person.

      2. Set a time limit for each round, usually one minute, although this may vary to fit your schedule and number of blocks.

      3. Score the process as follows:

         10 points for each block if the goal is reached
         5 points for each block above the stated goal
         5 points for each block if the goal is not achieved

      4. Repeat the process until realistic goals are achieved. For variety, have the students set team goals as well as individual goals.

      5. Include the following teaching points in the game.

         Are some goals too low? Too high?
         Does experience help set realistic goals?
         Is it always your fault if goals are not achieved?
         What should a person do when failure occurs?
         Do some people give up too easily?
         Are some people afraid to take a risk?
         Can more be accomplished as a group if time is allowed for delegation?
         Is enthusiasm important?

F. Play a TV quiz game with the terms and definitions, such as Concentration, Password, or Hollywood Squares.

G. Relate this unit to the objectives on values in the Human Relations section and the Job Application and Interview section.

H. Role play asking for a raise.

I. Have students write down goals, fold them, and seal them to insure privacy. Return the goals to the students in six weeks to see if they achieved their goals. You might suggest that the students also write their goals on index cards and carry them in their purse, wallet, or pocket to remind them of their goals. This could be done as part of Assignment Sheet #1.

J. Arrange for the VIEW program available from the Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth, Stillwater, Oklahoma 74074.

(NOTE: This is available for Oklahoma teachers only. Similar programs are available in other states under different names.)

K. Give test.

L. Reteach if necessary.

M. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency master: TM 1--Goals Keep Us on the Right Track

D. Assignment sheets

1. Assignment Sheet #1--Chart Personal Goals
2. Assignment Sheet #2--Examine Job Interests
3. Assignment Sheet #3--Examine Values and Wants
4. Assignment Sheet #4--Formulate an Occupational Objective
5. Assignment Sheet #5--Evaluate an Occupational Selection
6. Assignment Sheet #6--Write a Letter of Resignation

E. Test

F. Answers to test

III. Unit references:

A. Russon, Allien R. *Personality Development for Business.* 4th ed. Dallas: South-Western Publishing Co., 1973.

[illegible] Laird, Donald A.; Laird, Eleanor C.; Fruehling, Rosemary T.; and Swift, W. Porter. *Psychology: Human Relations and Motivation.* 5th ed. Dallas: Gregg and Community College Division/McGraw-Hill Book Co., 1975.

C. Denues, Celia. *Career Perspective: Your Choice of Work.* Worthington, Ohio: Charles A. Jones Publishing Co., 1972.

D. Eggland, Steven A., and Williams, John W. *Human Relations in Business.* Dallas: South-Western Publishing Co., 1977.

E. Allen, Cliff. "After High School--What?" *Practical Family Life.* Greenfield, Mass.: Channing L. Bete Co., Inc., 1977.

F. Sawatzky, Joyce; Clements, Irene; and Coffey, Judy. rev. ed. *Home Economics I: Basic Core Curriculum.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1977.

G. Elliott, Evelyn. *Career Planning.* Fayetteville: University of Arkansas, 1976. Unpublished duplicated material.

(NOTE: *Career Planning* was developed under a partially funded grant of Part F, Section 553, Education Professions Development Act and is unavailable for purchase.)

IV. Additional references:

A. *Dictionary of Occupational Titles (DOT).* Volumes I, II, and III. Superintendent of Documents, U.S. Government Printing Office.

B. *Occupational Outlook Handbook.* Washington, D.C.: U.S. Department of Labor, Bureau of Labor Statistics, Superintendent of Documents, U.S. Government Printing Office.

C. *Occupational Library.* Moravia, N.Y.: Chronicle Guidance Publications, Inc.

D. *Career Exploratory Kit.* Largo, Florida: Careers, Inc.

(NOTE: The kit contains information on over 450 job titles that are filed alphabetically.)

E. *Desk-Top Career Kit.* Largo, Florida: Careers, Inc.

(NOTE: This resource kit contains over 1,000 career items filed according to DOT classification.)

F. *Lifelihoods: Careers for Your Life Style.* Boston: Houghton-Mifflin.

(NOTE: This publication covers 15 clusters set up by the U.S.O.E.)

G. *Career Guidance.* Available from Butterick Publishing, Box F - 2, 161 Sixth Avenue, New York, N.Y. 10013.

H. Kimbrell, Grady, and Vineyard, Ben S. *Succeeding in the World of Work.* Bloomington, Illinois: McKnight Publishing Co., 1975.

I. Feingold, S. Norman, and Swerdloff, Sol. *Occupations and Careers.* Dallas: Webster Division/McGraw-Hill Book Co., 1969.

J. *SRA Career Information Kit.* Chicago: Science Research Associates, Inc.

K. Interest and aptitude tests:

1. *Kuder Preference Record.* Vocational Form, CP, Science Research Associates, Inc., 259 East Erie Street, Chicago, Illinois 60611.

   (NOTE: This test usually costs less than $1.00 per student to take and can be easily conducted by the teacher-coordinator.)

2. *Strong Vocational Interest Blank for Women or Men.* Stanford University Press, Stanford, California.

   (NOTE: The results of this test can be obtained on a print-out for each student from National Computer Systems, 4401 W. 76th Street, Minneapolis, Minnesota 55435. Cost: $1.60.)

3. Roeder, Wesley S. *Aptitude Tests for Occupations.* Monterey, California: McGraw-Hill Book Co., California Test Bureau, Del Monte Research Park.

   (NOTE: This publication includes timed tests for six aptitudes: personal-social, mechanical, general sales, clerical routine, computational, and scientific.)

CAREER PLANNING
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Career--Progress of individual toward his/her occupational goal; may include variety of jobs/occupations/professions

B. Work--Any kind of planned or responsible activity in which an individual engages with expectation of a return for efforts

C. Occupation--Group of similar jobs; principal business in one's life

D. Ability--Power to do a task or skill; physical, mental, and legal power to perform; competence; natural talent or acquired proficiency

E. Goal--Objective you plan to achieve

(NOTE: The term "goals" is sometimes used for long-term ambitions, things you want to accomplish that will take longer than a year. The term "objectives" is sometimes used for intermediate or short-term ambitions that take less than a year to accomplish.)

F. Skill--Ability and knowledge to do a job well; ability to use one's knowledge effectively and readily

(NOTE: Skill can be manipulative, hands-on, or an attitude, decision-making, or thinking type of skill. It can be a natural talent or a learned ability.)

G. Values--Personal beliefs that influence a person's decision about what is desirable and worthwhile

(NOTE: Your values help you decide what is important and help you to determine what choices to make in your everyday life and occupation.)

H. Productivity--Unit of work

I. Self-image--What you think about yourself

J. Positive self-image--Self-belief that your abilities and feelings are consistent with what you think of yourself; liking yourself

K. Self-awareness--Ability to recognize own values, ambitions, and goals

INFORMATION SHEET

L. Interests--Things a person enjoys doing

M. Aptitude--Natural tendency, inclination, or ability to do a task or skill; quickness to learn or understand a particular function

N. Luck--When preparation meets opportunity

O. Success--Advancement toward a worthy goal

II. Reasons people work

(NOTE: Work will be the major activity of your life. This can mean more than 10,000 days "on the job.")

A. Economic

(NOTE: There is a need to earn money to pay for the things we need and for the things that we want.)

B. Social

(NOTE: In our culture, people are expected to contribute to their own and the general welfare, in other words, to be productive.)

C. Psychological

(NOTE: Few people can stand the boredom of idleness for long periods, especially when everyone else is busy. Work can be a source of personal satisfaction, a way to learn, a means of helping others.)

III. Benefits of setting goals (Transparency 1, Assignment Sheet #1)

A. Give direction and purpose to actions

B. Let person know when he/she has achieved success

C. Help bring about desired conditions

D. Create self-confidence by allowing person to experience a series of small successes

IV. Obstacles to career goals

(NOTE: These reasons may or may not be permanent obstacles. However, they will often delay progress toward a career goal.)

A. Early marriage

B. Children

INFORMATION SHEET

C. Financial obligations

Examples: Car payments, car upkeep, insurance costs

D. Health

Examples: Accidents, sickness

E. Lack of maturity

F. Family obligations

Examples: Need to support sick or elderly parents, babysitting for other family members

G. Lack of education or training

H. Lack of knowledge of opportunities

I. Lack of ambition

J. Poor character records

Examples: Poor grades, poor attendance and tardiness at school and on job, police record, shoplifting conviction, drug addiction

K. Not assuming responsibility

Examples: Lack of self-confidence, not assuming new roles willingly

L. Bad environment

Examples: Associating with friends who do not encourage the achievement of higher worthwhile goals, bad relations with family members

M. Feeling trapped in a routine or pattern

N. Lack of career planning

O. Lack of mobility

(NOTE: A person may be unwilling to move or circumstances may prevent a person from moving. Mobility may or may not be necessary for career advancement, depending on the type of occupation.)

Example: Husband is offered a promotion that would require moving to another city, but the wife has a well-paying job which makes it impractical for the family to move

INFORMATION SHEET

P. Not willing to make sacrifices

Q. Impatience

Example: Quitting one job to take another job that pays a little more when you would benefit more, in the long run, to stay with the first job and seek advancement

R. Lack of something in life that gives stability

Examples: Belief in God, active participation in church, secure home life

S. Lack of positive recognition and encouragement

T. Not facing reality

U. Misplaced values

Example: "Trying to keep up with the Joneses"

V. Social pressures

Example: Prejudice against a mixed marriage

(NOTE: Society's opinions may be right or wrong, fair or unfair, but, realistically, they do exist and must be dealt with.)

W. Lack of positive outlook

V. Categories of jobs (Assignment Sheets #2, #3, #4 and #5)

A. Professional, managerial, and related occupations

B. Engineering

C. Arts and sciences

D. Health services

E. Marketing and distribution (sales and service occupations)

F. Home economics related occupations

G. Skilled and manual occupations

H. Clerical and related occupations

I. Occupations in agriculture

INFORMATION SHEET

VI. How to handle loss of employment

(NOTE: Loss of employment can occur in several ways: resignation, "lay-off," or "firing." Coping is the important factor in handling employment loss successfully.)

A. Analyze objectively the reason for job loss

(NOTE: It may not be a personal indictment or a crime to be unemployed but simply a phase of the time in which we live which causes you to be out of work. With cheerfulness, bravado, or discipline you should survey the economic situation in your community. If it is a personal characteristic that created the problem, set yourself on a course of self-improvement or understanding. If it is simply economic conditions or some other reason over which you have no control, remember to keep a positive mental attitude.)

B. Resort to all known techniques for obtaining a job

C. Apply at the nearest United States Employment Service Job Bank

(NOTE: The U.S.E.S. Job Bank is a computer center that matches job seekers with jobs in order to determine if there is an appropriate job in another part of the country. There probably is a state office located near you.)

D. Maintain a routine of self-improvement and self-respect

Examples: Improve your physical appearance with a new hairstyle; keep informed with current reading; enroll in interesting adult education courses

E. Talk with officials at the nearest local Cooperative Manpower Planning System Committee (CAMPS) to explore the possibility of further training for new kinds of jobs

(NOTE: Take advantage of adult courses offered by the State Department of Vocational and Technical Education.)

F. Take a trip if you feel yourself filled with despair

Examples: Visit friends in another part of the state, go camping, change your environment

G. Be creative and inventive

Examples: Bake flavorful bread; grow flowers and vegetables; get involved with photography; build picture frames

(NOTE: These things may help the time pass faster. Look around you for whatever you can make or do that someone will appreciate. Sometimes a hobby can turn into a profitable business!)

INFORMATION SHEET

H. Do volunteer work

Examples: Candy striper, painting for city parks, clean-up at sheltered workshop, running concession stand for a civic club

(NOTE: Volunteer work not only can help you maintain your dignity but it also can lead to an employment opportunity or business contact.)

VII. How to ask for a raise

(NOTE: The ideal situation exists when true merit is recognized and need never be called to the employer's attention. If your situation is not ideal, what can you do? Obviously, there is only one answer: You must bring the matter up; you must ask for a raise.)

A. Precede your request with considerable thought and study

B. Determine if you are justified in asking for a promotion or a raise by making out a good case for yourself in writing

(NOTE: BE OBJECTIVE!!!)

Examples: What about your production?

Is there a standard for your work in your business?

If so, how does your production compare with this standard?

How many mailable letters do you transcribe in an hour?

How many customers or callers have you handled without a complaint?

What additional preparation have you made since you were hired?

If you were to take an employment test at this point, would your score be significantly higher than the score when you applied for your job?

C. Check your attitudes and work habits

Examples: Are you always prompt in arriving for work?

Do you work overtime without complaint when it is necessary?

INFORMATION SHEET

How many days of work have you missed because of illness?

Are you considered cooperative by your supervisors and your co-workers?

When you finish the work assigned, do you find something else to do?

D. Ask your employer for an appointment

E. Bring your notes with you to your interview

Example: "(Employer's name), I have enjoyed my work here very much. As I was hired two years ago, you may be interested in the progress I have made since then."

F. Explain the progress

(NOTE: If you are confident of your worth, you will be able to respond pleasantly to any gruffness or lack of enthusiasm on your employer's part. If the employer challenges your statements, see that you neither back down nor get on the defensive. Simply and calmly bring up the case that you have prepared. After all, it is merely another employment interview, and you passed the first one.)

G. Thank your employer for the interview and for the time spent upon leaving

(NOTE: Go back to your work and be patient. Even if your employer has seemed impressed with your facts, you must not expect your raise to be forthcoming at once. The employer may intend to grant your request after conferring with other members of the firm. DON'T RUIN A GOOD CASE BY BECOMING A NUISANCE.)

H. Ask your employer if any decision has been made after two weeks

(NOTE: Keep your tone friendly but impersonal! Too much emotion has, on many occasions, ruined more than one otherwise good cause.)

VIII. Quitting a job

(NOTE: All of the following points apply to your present employment situation, and many of them apply to full-time employment as well.)

A. Always give as much notice as possible

1. Both new and old employers will respect the employee who will give adequate notice before leaving

2. Two weeks' notice or the length of one pay period is the customary courtesy

INFORMATION SHEET

B. Get the teacher-coordinator's approval before quitting or changing jobs

(NOTE: Talking to the teacher-coordinator early may save a job or bring about needed changes on a job.)

C. Never walk off a job no matter how mad you get

D. Leave respectably in order to have good recommendations when applying for future jobs

E. Realize that everything will not be perfect on any job

F. Wait at least a month before becoming so dissatisfied with a job that you start thinking about or looking for another job

G. Realize that there is always some kind of experience, such as a new skill or something about human nature, that can be learned from every job

H. Plan on working over school breaks and at least until the end of the school year when a new co-op student may take your place

I. Remember that it is easier to get a job when you already have one

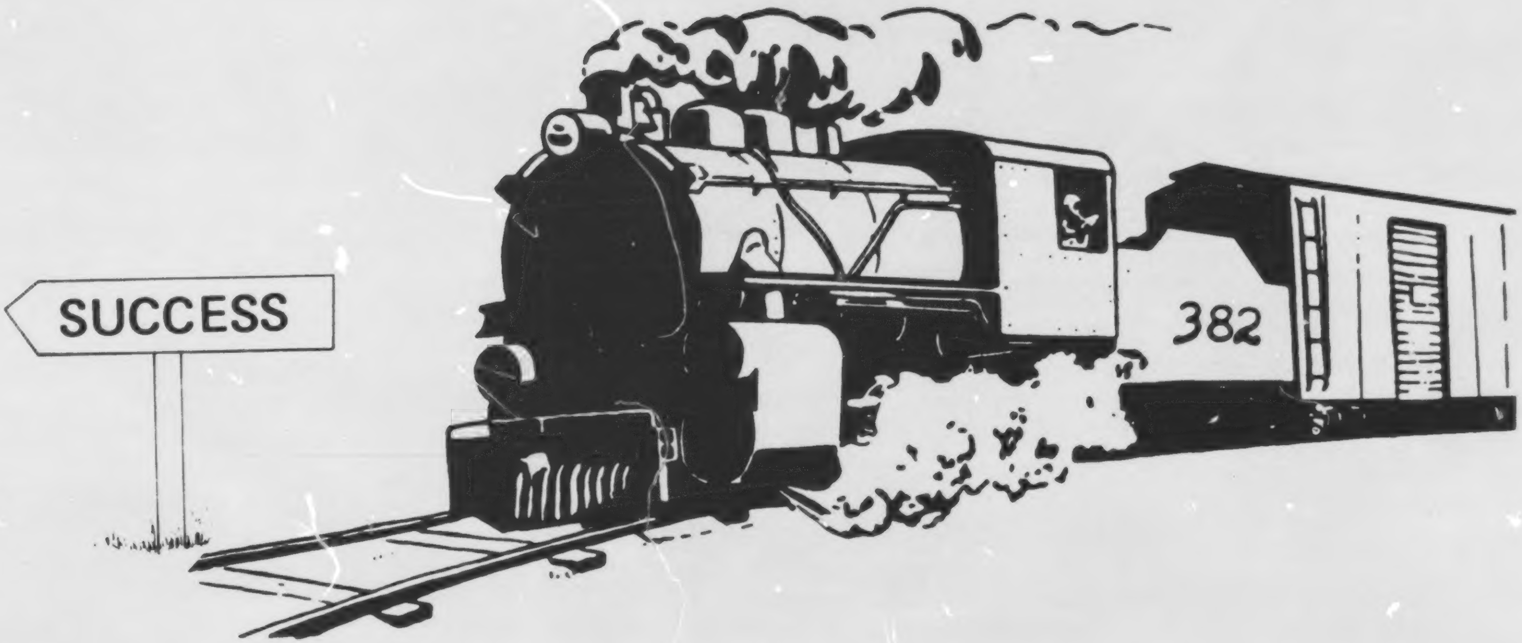
    1. Do not leave one job until you have another

    2. Employers will more likely feel a person is looking for opportunity rather than just a paycheck

    3. Applicant will have an immediate reference to his/her ability to do well on a job

J. Write a letter of resignation if appropriate (Assignment Sheet #6)

Goals Keep Us on the Right Track


SUCCESS
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CAREER PLANNING
UNIT I

ASSIGNMENT SHEET #1--CHART PERSONAL GOALS

Goals are actions we intend to do. There are two kinds of goals according to the time span in which you plan to achieve them. These are short-term and long-term goals.

A short-term goal could be set for a day, a week, or a month. Any objective you can accomplish in a year's time is called a short-term goal. An example of a short-term goal could be to get an "A" grade in this course.

Long-term goals take more time to achieve than short-term goals. Any objective that takes more than a year's time to accomplish is a long-term goal. An example of a long-term goal could be to graduate from a community college. Another example could be to become an assistant store manager in five years.

Short-term and long-term goals will help you get ahead in life and in a career.

You can do more and better things when you set goals. No company ever made a profit without goals. Businesses set goals for 5, 10, and even 15 years ahead. Each year and each month businesses set short-term goals to help reach the long-term goals. Businesses do not leave the future to chance. Do you?

1. List three things you want to do next week from most important to least important.

   Goal 1: ____________________

   Goal 2: ____________________

   Goal 3: ____________________

2. Plan your week so that Goal 1, your first priority, gets the most amount of time, thought, and energy. Keep an hourly log of activities.

3. Do another log of activities for one week. Re-evaluate how you used your time. Did Goal 1 receive the most amount of time? Why or why not?

   ____

   ____

   ____

ASSIGNMENT SHEET #1

4. Recall the fable "The Tortoise and the Hare." With which of these characters do you identify? Why?

5. Chart your goals using the "My Goals" chart included in this assignment sheet. Don't forget to include goals related to your present and future careers.

ASSIGNMENT SHEET #1

MY GOALS

Set your goals. Some of these may be tentative. Some may be definite. Continue to re-evaluate the amount of time, energy, and thought you give to achieving your goals.

Goals	School	Work	Interests and/or Hobbies	Others (home, social, etc.)
Short-Term Goals Today, this week, or this month				
Long-Term Goals Next semester				
Next year				
Two years				
Five years				
Ten years				

Think about these goals and how they fit together. Try to select the goal that seems most important to you right now and work it out in more detail on another sheet of paper. Set your priorities on short-term goals. Re-evaluate the amoun of time you give to your most important goals.

CAREER PLANNING
UNIT I

ASSIGNMENT SHEET #2--EXAMINE JOB INTERESTS

What kind of job would you like to have and how important is it to you? Indicate the degree of importance you would personally attach to each item. Check VI (Very Important), I (Important), UI (Unimportant), or VU (Very Unimportant) in the blanks to the left of each job characteristic.

VI	I	UI	VU		
___	___	___	___	1.	Ability Utilization: I could do something that makes use of my abilities.
___	___	___	___	2.	Achievement: The job could give me a feeling of accomplishment.
___	___	___	___	3.	Activity: I could be busy all the time.
___	___	___	___	4.	Advancement: The job would provide an opportunity for advancement.
___	___	___	___	5.	Authority: I could tell people what to do.
___	___	___	___	6.	Company Policies & Practices: The company would carry out its policies fairly.
___	___	___	___	7.	Compensation: My pay would compare well with that of other workers.
___	___	___	___	8.	Co-workers: It would be easy to make friends with my co-workers.
___	___	___	___	9.	Creativity: I could try out some of my own ideas.
___	___	___	___	10.	Independence: I could work alone on the job.
___	___	___	___	11.	Moral Values: I could do the work without feeling that it is morally wrong.
___	___	___	___	12.	Recognition: I could get recognition for the work I do.
___	___	___	___	13.	Responsibility: I could make decisions on my own.
___	___	___	___	14.	Security: The job would provide for steady employment.

Adapted from an activity developed by Mary Klaurens, Lorraine Hansen, and W. Wesley Tennyson. Satisfactions and Rewards of Work: A Career Resource Guide. (St. Paul: Pupil Personnel Services Section, Minnesota State Department of Education, 1972).

ASSIGNMENT SHEET #2

VI I UI VU

___ ___ ___ ___ 15. Social Service: I could do things for other people.

___ ___ ___ ___ 16. Social Status: I could be respected in the community.

___ ___ ___ ___ 17. Supervision-Human Relations: My supervisor would back up the employees.

___ ___ ___ ___ 18. Supervision-Technical: My supervisor would train employees well.

___ ___ ___ ___ 19. Variety: I could do something different every day.

___ ___ ___ ___ 20. Working Conditions: The job would have good working conditions.

CAREER PLANNING
UNIT I

ASSIGNMENT SHEET #3--EXAMINE VALUES AND WANTS

In ten minutes time list twenty things you like to do. It will be easy at first but the last few items will take some serious thought. The list may include big things, little things, or seasonal things.

(NOTE: The teacher-coordinator will not look at your list unless you request it.)

Examples:
1. Sing in church choir
2. Walk in woods
3. Read
4. Play rock music on the piano
5. Dance
6. Go to rock concerts

________ 1. ________________________________

________ 2. ________________________________

________ 3. ________________________________

________ 4. ________________________________

________ 5. ________________________________

________ 6. ________________________________

________ 7. ________________________________

________ 8. ________________________________

________ 9. ________________________________

________ 10. ________________________________

________ 11. ________________________________

________ 12. ________________________________

________ 13. ________________________________

________ 14. ________________________________

________ 15. ________________________________

________ 16. ________________________________

ASSIGNMENT SHEET #3

__________ 17. ____

__________ 18. ____

__________ 19. ____

__________ 20. ____

In the blank in front of the number . . .

1. Place a dollar sign by all the items which cost more than five dollars each time they are done.

2. Place an "A" by all items which you prefer to do alone and a "P" by all items which you prefer to do with other people. There may be some items which include both an "A" and a "P."

3. Place an "O" by all things which are usually done outside and an "I" by all items done inside.

4. Place an "N3" by all items you would not have listed three years ago and a "W10" by those things you think you will still want to do ten years from now.

5. Place an "S" by things you like to do some of the time or just occasionally. Place an "F" by those things you would like to do frequently.

6. Place an "H" by those things which require some physical activity, such as working with your hands. Place a "T" by those things which require more thinking skill than manipulation.

   Examples: Reading and talking vs. working on motors, styling hair, riding horses

7. Place an "M" by those things which usually require or are aided by being a member of an organization.

   Examples: Country club, union, church, civic or professional organization

8. Place an "L" by those things which require travel over 100 miles from home in order to do.

   Examples: Skiing, attending a university, going to a live theater, hunting

9. Place a "C" by those things you would want your children to do

   (NOTE: You may want to make up some other ways to categorize your list.)

ASSIGNMENT SHEET #3

10. a. Number 1 through 5 the five most important things, with number one being the best loved activity, number two the second best, and so on. Analyze your answers. What does this tell you about yourself?

b. Does this have any meaning as far as the kind of career you might select?

c. Does this tell you anything about how to prepare for that kind of life?

d. Does this tell you anything about the location you prefer?

Examples: Large city, country, near beach

e. Is it possible to satisfy some needs through your family life or recreational activities?

f. What benefits can you receive from this vocational program that will help you achieve what you want?

g. What future training will be needed to achieve your future goals?

CAREER PLANNING
UNIT I

ASSIGNMENT SHEET #4--FORMULATE AN OCCUPATIONAL OBJECTIVE

Select three occupations from the lists on the following pages or of your own choosing. Research the occupations and decide which one best fits your interests, abilities, skills, values, life-style, and other personal goals. You can use one or several ways to research the occupations.

. . . Use the VIEW program available from the Oklahoma State Department of Vocational and Technical Education

. . . Use written resources, such as *The Dictionary of Occupational Titles, Occupational Outlook Handbook, Ag Careers* or *D E II: Course of Study*.

(NOTE: The DE and Ag materials are available from the Oklahoma State Department/Curriculum and Instructional Materials Center.)

. . . Interview people in the field using the survey included in Part B of this assignment for a guideline.

. . . Write companies in that field for information.

(NOTE: Read the "Written Communications" unit for the proper way to write a business letter.)

If you are totally unfamiliar with one of the occupations listed, try to find out something about it before you eliminate it entirely.

This process should be continued until at least a general occupational objective is reached. The occupational objective should be based upon some fact and not just heresay. If you can narrow down your occupational objective to at least a general category, like retail store management or nursing, it will help you to relate your classwork to something meaningful. You will be able to find study material and professional journals for individualized instruction. Of course, the more specific your objective the more specific your individualized instruction may be.

If you are very undecided about your future, your teacher-coordinator may choose to make this assignment an individual term project for you.

ASSIGNMENT SHEET #4

PART A

Occupational categories:

(NOTE: There are about 37,000 different types of employment available in America to those with proper training and education. The job situation continues to change rapidly which often means that retraining is necessary during a person's lifetime.)

1. Professional, managerial, and related occupations

Business administration and related professions:
____ Accountant
____ Advertising worker
____ Market researcher
____ Personnel worker
____ Public relations
____ Purchasing agent

Other professional and related occupations:
____ Teacher
____ Draftsperson
____ Reporter
____ Architect
____ Lawyer
____ Librarian
____ Psychologist
____ Social worker
____ Urban planner
____ Surveyor

2. Engineering

____ Aerospace engineer
____ Agricultural engineer
____ Civil engineer
____ Electrical engineer
____ Industrial engineer
____ Mechanical engineer
____ Metallurgical engineer
____ Mining engineer

3. Arts and sciences

Counseling:
____ School counselor
____ Rehabilitation counselor
____ Vocational counselor

ASSIGNMENT SHEET #4

Clergy:

____ Minister
____ Rabbi
____ Priest
____ Music director

Science:

____ Biologist
____ Geologist
____ Geophysicist
____ Meteorologist
____ Oceanographer
____ Chemist
____ Biochemist
____ Physicist
____ Astronomer

Performing arts:

____ Actor
____ Dancer
____ Musician
____ Singer

Art-related occupations:

____ Commercial artist
____ Designer
____ Photographer

Social sciences:

____ Anthropologist
____ Economist
____ Geographer
____ Historian
____ Political scientist
____ Sociologist

Mathematics:

____ Mathematician
____ Statistician

4. Health services

____ Chiropractor
____ Dental hygienist
____ Laboratory technician
____ Dentist
____ Dietitian
____ Hospital administrator
____ Licensed practical nurse
____ X-ray technician
____ Occupational therapist

ASSIGNMENT SHEET #4

____ Optometrist
____ Osteopathic physician
____ Pharmacist
____ Physical therapist
____ Physician
____ Podiatrist
____ Registered nurse
____ Veterinarian

5. Marketing and distribution (sales and service occupations)

Sales occupations:
____ Retail store sales
____ Automobile sales
____ Automobile parts counter clerk
____ Wholesale sales
____ Manufacturer's sales
____ Insurance
____ Real estate
____ Securities
____ Route sales
____ Newspaper/radio advertising space sales
____ Billboard/sign advertising sales
____ Catalog sales
____ Door-to-door sales
____ Car rental agent
____ Recreational equipment sales
____ Travel agent
____ Vending machine route operator
____ Antique dealer

Protective services:
____ FBI agent
____ Firefighter
____ Police officer

Other services:
____ Waiter/waitress
____ Hospital attendant
____ Barber
____ Cosmetologist
____ Flight attendant
____ Funeral director
____ Bank teller
____ Utilities worker

ASSIGNMENT SHEET #4

6. Home economics related occupations

____ Cook
____ Waiter
____ Child care attendant
____ Sewing machine operator
____ Baker
____ Butcher
____ Hotel/restaurant manager
____ Extension agent

7. Skilled and manual occupations

Building trades:

____ Asbestos and insulation worker
____ Bricklayer
____ Carpenter
____ Mason
____ Construction laborer
____ Electrician
____ Floor covering installer
____ Painter
____ Paperhanger
____ Plasterer
____ Plumber
____ Roofer
____ Sheet metal worker
____ Iron worker
____ Cabinet maker

Driving occupations:

____ Truck driver
____ Route person
____ Bus driver
____ Taxi driver

Machining occupations:

____ Machinist
____ Machine tool operator
____ Tool and die maker

Mechanics and repair persons:

____ Air-conditioning mechanic
____ Appliance service person
____ Automatic bowling machine mechanic
____ Automobile body repair person
____ Automobile mechanic
____ Industrial machinery repair person
____ Instrument repair person
____ Maintenance electrician
____ TV and radio technician

ASSIGNMENT SHEET #4

____ Truck mechanic
____ Vending machine mechanic
____ Watch repair person

Printing:
____ Printer
____ Photoengraver
____ Bookbinder

Other manual occupations:
____ Assembler
____ Automobile painter
____ Blacksmith
____ Electroplater
____ Gasoline service station attendant
____ Inspector (manufacturing)
____ Jeweler
____ Welder

8. Clerical and related occupations

____ Secretary
____ Stenographer
____ Computer programmer
____ Receptionist
____ Bookkeeper
____ Telephone operator

9. Occupations in agriculture

____ Farm worker
____ Extension service worker
____ Soil conservationist
____ Commodities agent
____ Florist
____ Forest ranger

10. Other occupations of interest

____

____

____

PART B--Questions for Resource People

1. What are your duties?

2. What are your working hours?

3. Do you sometimes have to work overtime?

ASSIGNMENT SHEET #4

4. Do your duties vary from day to day?
5. Do you wear special clothing or shoes on the job?
6. What equipment, tools, machines, supplies, or instruments do you use?
7. What are the working conditions?
    a. Mostly indoors?
    b. Mostly outdoors?
    c. Noise?
    d. Temperature?
    e. Working with individuals?
    f. Working with groups of people?
    g. Working with people who are under emotional stress?
    h. Working with professional people?
    i. Can get clothes and/or hands dirty?
8. Which school subjects have been most helpful to you?
9. In what ways do others depend on the work you do?
10. In what ways do you depend on other people to help do your work?
11. How does society benefit from your work?
12. What kinds of interests, talents, and abilities would tend to help a person be successful in your field?
13. What are the physical demands of your work?
14. What personal qualities are important to your work?
15. What caused you to enter this field?
16. How long did it take to reach your present position?
17. What steps did you take to reach your present position?
18. What are the rewards from this type of work? What are the disadvantages? Are there any hazards?

ASSIGNMENT SHEET #4

19. What educational training is required or helpful?
    - a. High school?
    - b. Trade or technical school?
    - c. College?
    - d. On-the-job training?
    - e. Company training programs?
20. What jobs could young people do to help prepare them for this kind of work?
21. What general salary ranges, profit sharing programs, or savings programs are typical?
22. What fringe benefits, such as vacation time, sick leave, insurance, and educational leave, are typical?
23. What are the starting salaries in this type of work?
24. Are there opportunities for advancement?
25. Is there any travel involved with the job?
26. How will technology and automation affect a career in this field?
27. When are people fired or layed off in your field?
28. In what other areas can a person use the knowledge and skills acquired in this occupation?
29. Is your work at all seasonal? Is it limited to any geographical areas?
30. What are some legal regulations you must know?
    - a. Labor laws?
    - b. Licenses?
    - c. Interstate or international trade regulations?
    - d. Tax laws?
    - e. Insurance laws?
    - f. Veteran's requirements?

ASSIGNMENT SHEET #4

31. Are there any qualifications dealing with age, height, weight, or marital status?

32. Did any of your leisure activities increase your ability to get this job or help you perform better on this job?

33. Do you have to make a lot of decisions on your job?

34. What kind of activities are you able to be involved in outside of work?

    a. Church activities?

    b. Civic and/or fraternal organizations?

    c. Professional associations?

    d. Country club?

    e. Sports?

    f. Arts?

    g. Vacations?

35. What technical knowledge does a person in your profession need to know?

36. How much information is needed by your customers?

37. What kind of paper work is involved in your job?

38. Are you responsible for expensive items?

39. Do you need to be concerned with product or service promotion?

40. What conditions would cause a business in your field to close?

41. Is there anything we need to know about your job that has not been asked?

CAREER PLANNING
UNIT I

ASSIGNMENT SHEET #5--EVALUATE AN OCCUPATIONAL SELECTION

Once you have chosen an occupation or a broad career interest, you can determine if it is, in fact, the right choice for you!

A majority of today's workers just "fell into" the kind of work they do . . . without making any special plans. They took a job because it was "time" to get a job. Planning and careful evaluation can make the difference.

For the next 45 years or so, you'll be spending close to half your waking hours working. Much of the nonworking half will be taken up with spin-off tasks related to your job: getting ready for work, commuting to work, taking lunch breaks at work, or resting up from work.

Consider the oyster. This little shellfish has it made in absolute economic and social security. The oyster has a house--a shell--to protect it from its enemies. When hungry, the oyster simply opens its shell and food rushes in for a tasty treat.

The eagle is something else. This bird sees the blue sky as the limit. The eagle must build its own house, often on the highest mountain crag where storms threaten it every day. For food the eagle flies through miles of rain and snow and wind. This winged creature is short on security but long on freedom.

Which way of living appeals more to you--good security or high risk? Or perhaps you don't think much of either extreme and would prefer something in between the life-style of the oyster and the eagle. What you prefer is one thing. What you get depends on how wisely you choose a career. That's because the career you pick will be the number one influence on the kind of life you'll have. It's a major factor in determining:

- the kinds of friends you'll have
- how much money you'll earn
- how much you'll travel and where
- the type of home you'll be able to afford
- if you'll always be supervised by others or perhaps be your own boss some day
- what kind of car you'll drive
- how much leisure time you'll have and how you'll spend it
- the sort of person you'll marry
- where in the world you'll live
- whether you'll look forward to steady paydays

Everything you do in the future will revolve around your choice of a career. By far, your career is one of the most critical decisions facing you at this stage in your life!!!

ASSIGNMENT SHEET #5

Ask yourself the following questions about the occupation investigated in Assignment Sheet #4.

		YES	NO
1.	Is it CHALLENGING?	____	____
2.	Is it INTERESTING and will the interest last over the years?	____	____
3.	Can I meet the PHYSICAL and MENTAL STANDARDS about as well as others in this field?	____	____
4.	Is the SALARY close to what I need to live comfortably?	____	____
5.	Is the work SATISFYING as well as PROFITABLE?	____	____
6.	Will the WORKING CONDITIONS be an asset or a liability to my life-style?	____	____
7.	Are there RELATED FIELDS where my skills will be valuable, leaving me other options?	____	____
8.	Will it be practical to acquire the necessary CREDENTIALS or am I reaching too far?	____	____
9.	Is the occupation EXPANDING or might it become OBSOLETE in the foreseeable future?	____	____

CAREER PLANNING
UNIT I

ASSIGNMENT SHEET #6--WRITE A LETTER OF RESIGNATION

There are advantages to getting a job and sticking to it. The long-run advantages will often make up for some temporary shortcomings. Accumulated seniority may pay off in promotions and pay raises. However, it is not unusual for a person to change jobs a number of times before she/he finds a position regarded as permanent. Part of total career success involves properly notifying your present employer of job changes. How do you leave with a good impression?

Sometimes a letter is necessary because of the distance involved or the difficulty in arranging an interview with the proper company official. If notice can be given in person, it is preferable to do so. It is a forthright, openhanded, and natural method. It usually takes little time, and it affords the opportunity for a discussion which could lead to improved understanding, if not other advantages.

A good letter of resignation, including one that merely confirms a conversation, has many possible advantages. Written in a spirit of friendliness and cooperation, it can be a valuable addition to your personnel file. Later on, if supplying a recommendation, a supervisor may wish to see your file to refresh his/her memory about you. Your "exit" letter will show that you apparently left on friendly terms and gave notice in writing. Under the principle of "All's well that ends well," the letter may cause a better recommendation than would otherwise be written. It can also provide a favorable climate for you to rejoin the company if unforeseen events bring you back to the door.

Use the guidelines below and the sample letter to write a letter of resignation.

1. Address the letter to the manager or department head just above you.
2. Assume your departure will be taken as an inconvenience to the employer.
3. Begin with a statement that will be of interest and will appeal to your reader.

   Examples: Show appreciation for the months/years of employment under this company's management

   Acknowledge the confidence placed in you by various advancements

   Comment on the rewarding experience you have acquired under their direction

   (NOTE: The purpose of this is to place your reader in a relaxed frame of mind so that he/she will be receptive to the message that follows.)

ASSIGNMENT SHEET #5

4. Give "positive" reasons for going to the new job; avoid "negative" reasons for leaving the old job.

5. Mention the name of the new employer and the position.

6. Give an appropriate time notice.

   (NOTE: This time interval should be reasonable enough to allow the company to get a suitable replacement. There is no set time that can be quoted, sometimes a month, sometimes an even longer period of time. Usually the higher you are in the organization, the more likely it is that you should give notice of a month or more.)

7. End on a constructive or encouraging note.

   Examples: Request a personal interview to explain in greater detail

   Offer to extend the departure date, if possible, while a replacement is being found

   Offer to help break in the replacement

   Suggest a possible replacement, if not presumptuous

   Simply offer to be available to help in the transition, as needed

ASSIGNMENT SHEET #6

Sample Letter of Resignation

Ms. Ramona Neal, Manager
Implied Products, Inc.
2341 Roadway
Anytown, America 00000

Dear Ms. Neal:

Ten days ago I had no idea that I might be writing you this letter. I must say that my association with Implied Products, Inc. has always been gratifying and rewarding. In particular, I appreciate the guidance you personally have given me since my start here 13 months ago.

Last week, however, I received a job opportunity which I consider too good to pass up. National Success Products is staffing its new plant in Somecity, Anystate, my old home town. I have been offered the position of assistant office manager at an attractive starting salary. Although the income part is important, the prospect of returning to the southern Anystate area is irresistible.

I have decided to accept the offer from National Success Products. As I am to report on June 1, this letter should give you about four weeks' notice.

If there is anything I can do during the next few weeks to help the office prepare for my departure, I shall be happy to be of service.

Respectfully yours,

Sam Jones

Sam Jones
Sales Secretary

CAREER PLANNING
UNIT I

TEST

NAME ______________________________ SCORE ____________________

1. Match the terms on the right to the definitions on the left by placing the numbers in the appropriate blanks.

_____ a. Group of similar jobs; principal business in one's life

_____ b. Ability and knowledge to do a job well; ability to use one's knowledge effectively and readily

_____ c. Unit of work

_____ d. Ability to recognize own values, ambitions, and goals

_____ e. Natural tendency, inclination, or ability to do a task or skill; quickness to learn or understand a particular function

_____ f. Things a person enjoys doing

_____ g. Self-belief that your abilities and feelings are consistent with what you think of yourself; liking yourself

_____ h. Personal beliefs that influence a person's decision about what is desirable and worthwhile

_____ i. Objective you plan to achieve

_____ j. Power to do a task or skill; physical, mental, and legal power to perform; competence; natural talent or acquired proficiency

_____ k. Any kind of planned or responsible activity in which an individual engages with expectation of a return for efforts

1. Career
2. Work
3. Occupation
4. Ability
5. Goal
6. Skill
7. Values
8. Productivity
9. Self-image
10. Positive self-image
11. Self-awareness
12. Interests
13. Aptitude
14. Luck
15. Success

_____l. Progress of individual toward his/her occupational goal; may include variety of jobs/occupations/professions

_____m. What you think about yourself

_____n. Advancement toward a worthy goal

_____o. When preparation meets opportunity

2. List reasons people work.

a. ______________________________

b. ______________________________

c. ______________________________

3. Select from the list below the benefits of setting goals by placing an "X" in the correct blanks.

_____a. Give direction and purpose to actions

_____b. Let person know when he/she has achieved success

_____c. Help bring about desired conditions

_____d. Create self-confidence by allowing person to experience a series of small successes

4. List four obstacles to career goals.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

5. List three categories of jobs.

a. ______________________________

b. ______________________________

c. ______________________________

6. Select from the following list true statements about how to handle loss of employment. Place an "X" in the appropriate blanks.

_____a. Release frustration by telling employer what you think

_____b. Analyze objectively the reason for job loss _____c. Resort to all known techniques for obtaining a job

_____d. Apply at the nearest United States Employment Service Job Bank

_____e. Maintain a routine of self-improvement and self-respect

_____f. Collect unemployment or welfare and rest a while

_____g. Talk with officials at the nearest local Cooperative Manpower Planning System Committee (CAMPS) to explore the possibility of further training for new kinds of jobs

_____h. Be creative and inventive

_____i. Do volunteer work

7. Select from the following list true statements about how to ask for a raise by placing an "X" in the appropriate blanks.

_____a. Precede your request with considerable thought and study

_____b. Determine if you are justified in asking for a promotion or raise by making out a good case for yourself in writing

_____c. Check your attitudes and work habits

_____d. Ask your employer for an appointment

_____e. Memorize your notes so you will not need them during the interview

_____f. Insist on the raise by a certain date

_____g. Thank your employer for the interview and for the time spent upon leaving

_____h. Ask your employer daily until you receive an answer if any decision has been made

_____i. Do not follow up the interview by asking if a decision has been made because the employer may become angry

8. Select from the following list true statements about how to quit a job by placing an "X" in the appropriate blanks.

_____a. One day notice is the customary courtesy

_____b. Tell the teacher-coordinator immediately after quitting your job

_____c. Never walk off a job no matter how mad you get _____d. Leave respectably in order to have good recommendations when applying for future jobs

_____e. Realize that everything will not be perfect on any job

_____f. Wait at least a month before becoming so dissatisfied with a job that you start thinking about or looking for another job

_____g. Realize that there is always some kind of experience, such as a new skill or something about human nature, that can be learned from every job

_____h. Plan on working over school breaks and at least until the end of the school year when a new co-op student may take your place

_____i. Do not leave one job until you have another

_____j. Write a letter of resignation if appropriate

9. Write a letter of resignation.

(NOTE: If this activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

CAREER PLANNING
UNIT I

ANSWERS TO TEST

1.
   a. 3
   b. 6
   c. 8
   d. 11
   e. 13
   f. 12
   g. 10
   h. 7
   i. 5
   j. 4
   k. 2
   l. 1
   m. 9
   n. 15
   o. 14
2.
   a. Economic
   b. Social
   c. Psychological
3. a, b, c, d
4. Any four of the following:
   a. Early marriage
   b. Children
   c. Financial obligations
   d. Health
   e. Lack of maturity
   f. Family obligations
   g. Lack of education or training
   h. Lack of knowledge of opportunities
   i. Lack of ambition
   j. Poor character records
   k. Not assuming responsibility

l. Bad environment

m. Feeling trapped in a routine or pattern

n. Lack of career planning

o. Lack of mobility

p. Not willing to make sacrifices

q. Impatience

r. Lack of something in life that gives stability

s. Lack of positive recognition and encouragement

t. Not facing reality

u. Misplaced values

v. Social pressures

w. Lack of positive outlook

5. Any three of the following:

   a. Professional, managerial, and related occupations

   b. Engineering

   c. Arts and sciences

   d. Health services

   e. Marketing and distribution (sales and service occupations)

   f. Home economics related occupations

   g. Skilled and manual occupations

   h. Clerical and related occupations

   i. Occupations in agriculture

6. b, c, d, e, g, h, i

7. a, b, c, d, g

8. c, d, e, f, g, h, i, j

9. Evaluated to the satisfaction of the teacher-coordinator

JOB APPLICATION AND INTERVIEW
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to locate and apply for a job. The student should be able to prepare a data sheet, application form, letter of application, and follow-up letter. The student should be able to make preparations for an interview and conduct himself/herself effectively during the interview. The student should be able to select from a list true statements about employment agencies. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with job application and interview to the correct definitions.
2. Select from a list true statements about employment agencies.
3. Select from a list ways a person looking for a job can use different sources of information.
4. Select from a list job-related and personal guidelines for selecting clothes for the job interview.
5. List items which an applicant may need to prepare when applying for a job.
6. Prepare a personal data sheet.
7. Write a letter of application.
8. Use telephone to arrange job interview.
9. Complete job application form.
10. Participate in a job interview.
11. Practice interview questions.
12. Complete a sample employment test.
13. Solve private employment agency math problems.
14. Write a follow-up letter or make a follow-up telephone call.
15. Evaluate a job offer.

JOB APPLICATION AND INTERVIEW
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Provide student with objective sheet.

   B. Give pretest using objective sheet.

   C. Order films and filmstrips.

   D. Provide student with information and assignment sheets.

   E. Make transparencies.

   F. Discuss unit and specific objectives.

   G. Discuss information and assignment sheets.

   H. Prepare a puzzle (crossword, word hunt, telephone code, or word scramble) using the terms and definitions.

   I. Play Charades with information that goes on the resumé.

   J. Provide assignments similar to those contained in the unit for appropriate practice and evaluation until satisfied that the objective has been achieved.

   K. Obtain employment agency contracts for use in classroom discussion.

   L. Obtain additional job application forms for use on Assignment Sheet #4.

   M. Provide sufficient newspaper classified ad pages for use on assignments.

   N. Contact resource people, such as owner of private employment agency, state employment office director, or a personnel director. They can serve as guest speakers or can help evaluate job interviews in the classroom or at their places of business. Have students write brief summary of the speaker's presentation, including the speaker's name and occupation.

   O. Take picture of each student to attach to the resumé.

   P. Plan for using video tape during job interview.

   Q. Plan for using a teletrainer.

   R. Combine, if desired, parts of this unit with the "Career Planning" unit which includes objectives about evaluating jobs, resigning, and asking for a raise.

S. Use newspapers and telephone directories to find the location of employment agencies in your town and the various kinds of job openings available.

T. Collect job interview information available from places like your Army recruiter and the National Alliance of Businessmen.

U. Give test.

V. Reteach if necessary.

W. Test again until minimum standard is reached.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency master: TM 1--Where to Look for a Job

D. Assignment sheets

1. Assignment Sheet #1--Prepare a Personal Data Sheet
2. Assignment Sheet #2--Write a Letter of Application
3. Assignment Sheet #3--Use Telephone to Arrange Job Interview
4. Assignment Sheet #4--Complete Job Application Form
5. Assignment Sheet #5--Participate in a Job Interview
6. Assignment Sheet #6--Practice Interview Questions
7. Assignment Sheet #7--Complete a Sample Employment Test
8. Assignment Sheet #8--Solve Private Employment Agency Math Problems
9. Assignment Sheet #9--Write a Follow-up Letter or Make a Follow-up Telephone Call
10. Assignment Sheet #10--Evaluate a Job Offer

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references:

A. Mason, Ralph E., et al. *Marketing and Distribution.* New York: Gregg-McGraw-Hill Book Company, 1974.

B. Richert, Henry G., et al. *Retailing Principles and Practices.* New York: McGraw-Hill Book Company, 1974.

C. *Can I Get the Job?* Detroit: General Motors Public Relations Staff, 1972.

D. Keeton, Marsha. *Job Application and Interview.* University of Kentucky: Vocational Education Curriculum Development Center of Kentucky, 1973.

E. *Interviewing Women Candidates.* Washington, D.C.: U.S. Civil Service Commission, 1974.

F. Holladay, Jeff. "Campaigning for a Job," *Sunday Oklahoman,* "Orbit Magazine," April 6, 1975, pp. 8-11.

G. *Your Attitude Is Showing.* Austin, Texas: Instructional Materials, Division of Extension, University of Texas, 1972.

H. *Dress to Impress.* Columbus, Ohio: Ohio Distributive Education Materials Lab, 1977.

I. Helsel, Bob, and Threadgill, Peggy. *Critical Steps of Job Interviewing.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1978.

(NOTE: This material consists of an excellent 16 mm film, five cassettes, and programed learning notebooks.)

IV. Additional materials

A. Films

(NOTE: Only Oklahoma teachers may order films and filmstrips from the State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may purchase and/or rent materials from the addresses listed.)

1. "Applying for a Job." Available from Encyclopedia Britannica Educational Corporation, 425 North Michigan Avenue, Chicago, Illinois 60611.

2. "Getting a Job Is a Job." Available from Dibie-Dash Productions, 4949 Hollywood Boulevard, Suite 217, Hollywood, California 90028.

3. "Your Job: Finding the Right One." Available from Coronet Films, Coronet Building, 63 East South Water Street, Chicago, Illinois 60601.

4. "Your Job: Applying for It." Available from Coronet Films, Coronet Building, 63 East South Water Street, Chicago, Illinois 60601.

5. "I Guess I Got the Job." Available from McGraw-Hill Films, 1221 Avenue of the Americas, New York, New York 10020.

B. Pamphlets

1. *How to Get and Hold the Right Job*

2. *How to Prepare Yourself for Job Interviews*

3. *How to "Sell Yourself" to an Employer*

   All the above are available from the nearest state employment service office.

4. *Appointment With Tomorrow.* Available from Vaseco, Inc., 2301 Classen Boulevard, P.O. Box 60274, Oklahoma City, Oklahoma 73106.

5. *How Not to Blow a Job Interview.* Phamphlet available free from Army Reserve recruiter.

JOB APPLICATION AND INTERVIEW
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Agency--Establishment engaged in doing business for another person

B. Classified ad--Advertising that is grouped in certain sections of the newspaper by the product or service offered; primarily contains copy

C. Blind ad--Advertising that does not identify the advertiser; applicant is asked to send a letter of application to a post office box number or to call a certain number

---

FAST-FOOD SERVICE MANAGER

Opportunity for ambitious person to make good salary plus other benefits and manage your own business.

Call 372-5890

D. Help wanted ad--Advertisement telling what kind of job is available and what the required qualifications are

---

FEE PAID $12-16K
INDUSTRIAL SALES

Industrial tool company seeks individual with 2-5 yrs mach. shop exper. Preferably in electrical or mechanical assembly. Supervisory or management exper. necessary. Some college or a degree in marketing, management, or engineering. No sales exper. necessary, but MUST BE SALES ORIENTED.

Call for appointment
LYNN 525-8833
EDP SEARCH 2401 NW 39th

FEE PAID $700-750
"EXECUTIVE"
SECRETARY

Work with VP Beautiful office. Good secy skills, poise & personality. Fantastic benefits
MERIT Personnel Call Selma
1901 Classen Blvd. 521-9701

ACCOUNTANT: Entry level considered for growing firm. To $12-$13,000. Call Ken 528-2441.
CAREER CONSULTANTS
320 Citizens Tower 2200 Classen

Trumpet & Keyboard player
843-9318 or 843-7138 after 4 PM

MANAGER

Nationally known chain, Jr. Sportswear. Exper. self-motivated person needed. Apply Stuart's, Crossroads Mall.

LPN'S

A progressive well-established Nursing Center is in need of full or part time LPN's 3-11 shift. Call 946-3351

E. Employment wanted ad--Advertisement placed by individual seeking employment and telling what his/her qualifications are

---

Competent Adm. Secy. Seeks position in NW area. Avail. immed. Write Box A 183 Oklahoman & Times.

Exp. Nurse Aide wants work in private home or Nurse Home. 11-7, Call 424-1858, 771-4241

Want Ranch job, experienced with cattle, horses & farming, capable of management, good ref., married, small family. 405-622-3509

INFORMATION SHEET

F. Interview--Formal consultation usually to evaluate the aptitude, training, personality, or progress of a student or prospective employee

(NOTE: On some jobs the husband or wife is also interviewed.)

G. Legible--Capable of being read; clear

H. Equal opportunity employer--Employer who is making a special effort to assure that no form of discrimination is practiced

Examples: Age, sex, race, creed

I. Employer--One who hires another for wages or salary

(NOTE: An employer may be a person or a whole corporation.)

Examples: Safeway Corporation, Mr. Brown

J. Employee--One employed by another usually for wages or salary and in a position below the executive level

K. Personnel--Area of business relating to the selection, training, placement, advancement, and welfare of all employees

L. Employment--Activity in which one engages or is employed; work

M. Personal data sheet--Summary of information about an individual that would be of interest to a prospective employer; may also be referred to as a resumé

N. Application form--Printed form on which the job applicant records information about his/her personal history, job experience, education, and references

O. Hiring hall--Union-maintained office where members can find out about possible job openings

P. Apprenticeship--Program that provides on-the-job skill training with a skilled worker

II. Employment agencies

A. Types of agencies

1. Private

a. Charges a placement fee for services

(NOTE: Fee-paid jobs mean employer pays placement fee.)

b. Collects fee when employment is secured

INFORMATION SHEET

        c. Requests contract with person using services
        d. Is controlled by state laws
    2. Public
       Example: Oklahoma State Employment Service
        a. Does not charge placement fee for services
        b. Is supported by state or federal government
    3. School placement office
B. Services of both public and private agencies
    1. For employees
        a. Find jobs for workers
        b. Provide counseling
        c. Arrange interviews
        d. Give vocational tests
    2. For employers
        a. Find workers for jobs
        b. Arrange interviews
        c. Match applicants to jobs
C. School placement services
    1. Offer job information
    2. Offer career guidance through counselors

III. Sources of job information and how a person uses them (Transparency 1)
A. Friend and acquaintance
    1. Tells people he/she wants a job
    2. Secures half the jobs this way
B. Business
    1. Writes letters of application
    2. Applies at personnel office

INFORMATION SHEET

        3. Phones for interview

        4. Makes out application form

    C. Newspaper

        1. Answers classified ads

           Examples: Situations wanted columns, help wanted ads, general listings by employment agencies, blind ads

        2. Secures information about special courses

    D. Former employer

        1. Asks for letter of recommendation

        2. Asks for references to other business people

    E. Employment agency

        1. Requests counseling

        2. Takes vocational tests

        3. Makes out application forms

    F. Window sign

        1. Watches for sign in store window

        2. Inquires about the job opening

    G. Union

        1. Visits hiring hall

        2. Learns about apprenticeship program

IV. Guidelines for selecting clothes for the job interview

    A. Job-related

        1. Kind of job

           (NOTE: You might dress differently to interview for an inside job than you would for an outside job. A rule of thumb for any job interview where you are not sure of the proper dress is to dress better for the interview than you would for a day on the job. An even better idea is to visit the job site before the interview, if possible, to see how the employees are dressed and then dress accordingly.)

INFORMATION SHEET

Example: You would dress differently to apply at a service station than if you were applying at IBM

2. Salary range

   (NOTE: Dress to fit the salary range for which you are applying.)

3. What adults are wearing on the job

4. Age of the interviewer

   (NOTE: Generally, older persons prefer more conservative clothes.)

B. Personal

1. Coordination

   a. Colors

   b. Patterns

   c. Fabrics

   d. Styles for shape of face and body structure

2. Conservative

   (NOTE: In most cases, you would want to avoid high fashion items and fads. A good rule of thumb is to select items which have been popular at least two seasons. A good source of what is fashionable but not a fad is the major catalog companies, such as Sears, Wards, Penney's, and Spiegels.)

   Examples: Traditional shoes vs. high-heeled shoes, simple jewelry, natural-looking make-up, avoiding strong colognes or aftershave lotions, avoiding sunglasses during the interview

3. Modest

   (NOTE: In spite of jokes to the contrary, the job interview is not the place to look sexy.)

   Examples: Buttoned shirt/blouse; fashionable but modest skirt length; wearing plain hose; well-fitting clothes (not too tight)

4. Groomed

   Examples: Clean, simply-styled hair; clean nails; trimmed facial hair

INFORMATION SHEET

V. Items which applicant may need to prepare when applying for a job (Assignment Sheets #1, #2, #4, and #9)

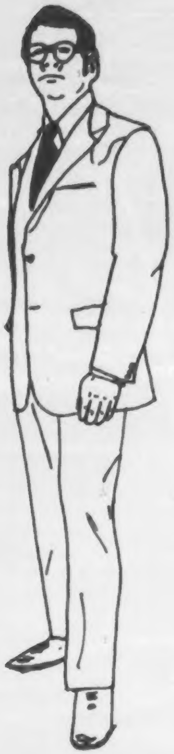
   A. Personal data sheet

   B. Letter of application

   C. Application form

   D. Follow-up letter

Where To Look For A Job



UNEMPLOYED

Friends And Acquaintances

Employment Agencies

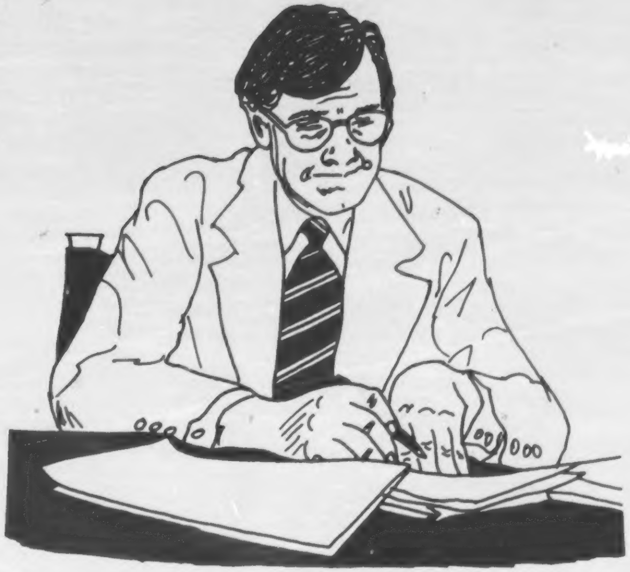
Business Person

Counselors

Newspapers

Union

Window Sign



EMPLOYED

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #1--PREPARE A PERSONAL DATA SHEET

Prepare a personal data sheet using accurate facts about yourself. Use the information below and the sample personal data sheet as guides. It is not necessary to use the exact wording and outline form used on the example, but it is necessary that your personal data sheet be neat and balanced and contain all the information which might help you get a job. Keep a current copy of the personal data sheet in your file and use it to apply for jobs when you graduate. The main thing to remember is that the resumé must have eye-appeal. You may even want to purchase special quality stationary on which to have your resumé printed.

1. Required information

   a. Appropriate heading

      Examples: Personal Data Sheet, Resumé, Data Sheet, or Personal Data

      (NOTE: If your resumé is longer than one page, make sure your name is on the top of all pages after the first page. Staple the pages together.)

   b. Full name

   c. Complete address including zip code

      (NOTE: If you will soon be moving, use both a present address and a permanent address. The permanent address should be that of someone who will know your whereabouts.)

   d. Telephone number including area code

      (NOTE: Headings b, c, and d are sometimes grouped together in the center or left side of the page to make this information stand out and be easily accessible.)

   e. Birthdate or age (optional)

      (NOTE: Generally speaking, the more information you are willing to share the better.)

   f. Marital status (optional)

   g. Height and weight (optional)

ASSIGNMENT SHEET #1

h. Health

(NOTE: "Excellent," "Good," or a one or two-word explanation is usually sufficient. If more explanation is needed, use an asterisk [*] and explain at the bottom of the page any physical limitations which would hinder performance on the job.)

i. Social security number

j. Educational background

(NOTE: Place most recent information about education, work experience, and special activities first.)

1) Name and address of schools attended

2) Dates attended

3) Degrees (if any)

4) Grade point average and/or class ranking

5) Attendance record

k. Work experience

(NOTE: If you have several years of work experience, you might choose to put this section before the education section. Remember to accentuate the positive. Sell yourself! Optional information you might want to include, if it helps sell yourself, is your beginning and ending salary and name of supervisor.)

1) Name and address of company

2) Length of time worked

3) Brief description of duties

4) Reason for leaving

l. Special activities

1) Membership in school, community, and church organizations

2) Offices and honors received

m. Special skills, interests, and leisure time activities

n. Special training programs in school and business

ASSIGNMENT SHEET #1

o. References, by permission, to whom future employers might refer

(NOTE: If you choose to include references on your resumé, three is usually an acceptable number. Never use relatives as references. Never use other teenagers. Some people also recommend that you not use ministers or other people who may have a one-sided view of your character and ability.)

1) Teachers
2) Former employers
3) Adult friends
4) Community leaders

p. Small photograph (optional)

q. Other information (optional)

(NOTE: This information may be used to individualize your data sheet from others. Communicate something that will help the reader associate your uniqueness with your skills and abilities.)

1) Philosophy
2) Values in certain areas
3) Unique situation
4) Occupational objective

(NOTE: If you are quite sure about your field of interest, state your objective in one sentence. However, don't restrict yourself unless you are quite experienced.)

(NOTE: Write "Confidental" at the top of a letter or resumé if you don't want your current employer to know you're looking for employment.)

2. Suggestions for preparation

a. Be accurate

b. Be honest

c. Be brief

(NOTE: Personal data sheets should be kept to one page if possible.)

ASSIGNMENT SHEET #1

3. Uses
    a. Take two copies to interview
        1) Leave one with interviewer
        2) Use one as reference in filling out application form
    b. Mail one with letter of application

ASSIGNMENT SHEET #1
SAMPLE PERSONAL DATA SHEET

Photograph
(If you desire)

Personal Information

Name:	Judy Jobgetter		
Address:	830 Myplace Hometown, Oklahoma 74074		
Birthdate:	July 2, 1957	Birthplace:	Youngtown, Oklahoma
Telephone:	(405) 377-2000	Height:	5'3"
Marital Status:	Single	Weight:	120 lbs
Social Security Number:	447-48-5527	Health:	Excellent

Educational Background

College:	Name of School	Dates	Degree	Major
	Munrow Junior College Nextown, OK 73044	1978-1980	Associate	Middle management

Grade point average 3.5

(Fifty percent of expenses earned through part-time employment, loans, and scholarships.)

High School:

Rahrah High School	1972-1976	Related Courses: English--6 semesters Math--2 semesters Typing--4 semesters Interdisciplinary cooperative education program--4 semesters

Grade point average: 3.0

Work experience

Employer	Position	From	To	Duties	Reasons for Leaving
XYZ Co. 123 Broadway Nexttown, OK 73044	Clerical	1978	1980	Selling Buying Stocking Typing Filing	Part-time and summer while attending college

ASSIGNMENT SHEET #1

Employer	Position	From	To	Duties	Reasons for Leaving
Fancy Shop 456 Main Street Hometown, OK 74074	Salesperson	1975	1976	Selling Display Record keeping	Part-time and summer while attending high school

Special Activities

High school:

Senior class president
Member of National Honor Society
Vocational Student Organization member

College:

Delta Epsilon Chi Alpha (business/professional)
Wentz Scholarship recipient

Other:

Red Cross Drive Chairperson
Northside Methodist Church choir leader

Hobbies and Interests

Painting, swimming, and teamwork activities

References

Mr. D. E. Applesauce, Teacher-Coordinator
Hometown High School
Hometown, Oklahoma 74074

Mrs. Sally Sales, Supervisor
XYZ Co.
Nexttown, Oklahoma 73044

Harvey Halo, Manager
Northside Bible and Book Store
987 Genesis Lane
Hometown, Oklahoma 74074

(NOTE: This personal data sheet contains information which a person might add after further education and/or work experience. A high school student would omit the "college" section.)

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #2--WRITE A LETTER OF APPLICATION

Cut a help-wanted ad from the classified ad section of the local paper. Write a letter of application for the job using the following information and good sample letter as a guide.

1. Use acceptable form and appearance
   a. Type or write neatly
   b. Write on only one side of paper
   c. Avoid smudges and typographical errors
   d. Use 8 1/2 x 11 white typing paper, not personal or fancy paper
   e. Spell, capitalize, and punctuate correctly
   f. Address and sign correctly
2. Include proper information
   a. Write to a specific person

      (NOTE: Use "To Whom It May Concern" if answering a blind ad.)

   b. Avoid excessive use of the pronoun "I" because it might give an unfavorable impression

      (NOTE: This is especially true of the first sentence of the letter, first word of a paragraph, and first word of a sentence. The pronoun seems to stick out more in these locations. It can't always be avoided but try to word the sentence so it isn't necessary to use "I" excessively.)

   c. Be brief
      1) State the position for which you are applying
      2) Avoid details
   d. State reason for interest in job

      (NOTE: Employers want persons who look for future advancement opportunities rather than just a paycheck.)

   e. Refer briefly to the main points on the enclosed personal data sheet

ASSIGNMENT SHEET #2

f. Mention that persons listed on the personal data sheet have given their permission to serve as references

g. Request interview at employer's convenience

   1) Tell where you can be reached

   2) Enclose self-addressed envelope and personal data sheet

3. Be original in your approach

   a. Attract attention in opening paragraph

   Examples:

   Dear Mr. Money:

   Have you ever wished you had an assistant who has experience in supervising other people? I might be the one.

   Dear Ms. Owner:

   Mr. Co-worker informed me that you are in need of a person who can handle the stockroom duties for your business. I believe that my experience and training has taught me how to handle receiving, pricing, and marking duties efficiently and accurately.

   b. Do not be "silly" or "flowery"

4. End the letter properly

   (NOTE: "Sincerely yours" or "Very truly yours" is appropriate.)

5. Use your permanent address for the return address and make sure to include the current date

6. Cover all the points requested in the advertisement in exactly the order in which they were asked since some prospective employers make it a point of testing the applicant's ability to follow directions

7. Indicate who to call if you do not have a telephone

ASSIGNMENT SHEET #2

Now, after reading what should be included in an application letter, what are examples of poor form in the first application letter from Cindy Jones?

ASSIGNMENT SHEET #2

110 Lemon Avenue
Somwhere, OK. 74074
6/15/75

Mr. John Doe
XYZ Drug Co.
Somplace Okla, ~~Ok~~ 29011

Dear ~~D~~ Mr. Doe,

I am writing to ask about a job in your business. I just graduated from high school when I took some classes in business.

For a while I worked in a store where I learned many things about it.

I want to work in a business like yours. Hope to hear from you soon.

Your friend

Cindy Jones

ASSIGNMENT SHEET #2
SAMPLE LETTER OF APPLICATION

110 Peach Place
Somewhere, Oklahoma 74074
June 15, 1978

Mr. John Doe, Manager
XYZ Drug Company
Someplace, Oklahoma 74074

Dear Mr. Doe:

Please consider this letter an application for the position of file clerk with the XYZ Drug Store.

In June I graduated from Somewhere High School, where my program included two years of vocational related courses. A record of my high school courses, grades, and previous work experience is included on the attached data sheet.

While enrolled in the vocational program, my work experience was with Mr. John Smith of the Family Drug Company here in Somewhere. Mr. Smith has given me permission to list his name as a reference.

My work experience with Family Drug Store was enjoyable, and it is my ambition to continue in this line of work. May I have an interview with you for the position? I will be free to come to your office after three o'clock on any afternoon. I may be reached at the above address or by telephone at 377-2000.

Sincerely yours,

Cynthia Jones

Cynthia Jones

Enclosure

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #3--USE TELEPHONE TO ARRANGE JOB INTERVIEW

Making an appointment by phone does two things. First, it shows that you are interested in saving the employer's time. Second, it shows that you are thoughtful for asking what would be the best time for you to see the employer.

1. Steps in making an appointment by phone
    a. Plan what you are going to say before you call
    b. State your name and reason for calling

       Example: "Hello, this is Judith Jamison and I'm calling about your ad in last night's paper for a cosmetologist. May I have an appointment for an interview?"

    c. Ask when would be the best time for you to come
    d. Record the day, time, and place of the interview
    e. Thank the receptionist for the help
2. Things to remember when calling for an appointment
    a. Keep the receptionist on your side; she/he is there to help you

       (NOTE: The receptionist is sometimes asked to evaluate the applicant.)

    b. Do not ask over the phone how much the job pays
    c. Be polite and courteous

       (NOTE: Remember that this call is the first contact you may have had with the firm. Make that first impression a good one.)

3. Ask if you should pick up an application blank or if they would send it to you prior to the interview

Now that you have read about the correct way to arrange for a job interview, role play a situation where you make an appointment by phone. Use the checklist on the following page.

ASSIGNMENT SHEET #3

	YES	NO
Was prepared before calling		
Did not have to stammer to find the right words		
Identified self immediately		
Stated reasons for calling immediately		
Asked the best time for an appointment with the employer		
Was courteous and friendly		
Thanked the receptionist		
Made record of the interview date, hour, and place		
Asked about picking up or having application sent		

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #4--COMPLETE JOB APPLICATION FORM

Complete the following application form using the guidelines below. Use information corresponding to the classified ad and to your letter of application. Use information about yourself from your personal data sheet.

(NOTE: Although each business uses its own form, general rules of preparation apply to any form.)

1. Be prepared
    a. Take a good, full ink pen with you
    b. Take copies of personal data sheet (resumé)
2. Look over entire form before starting to write; do not hurry
3. Follow directions
    a. Note whether information is to be printed or handwritten
    b. Carry out all directions
4. Write clearly, neatly, and legibly
5. Answer briefly
6. Be honest
7. Answer all questions

    (NOTE: If questions do not apply to you, write "Not Applicable" or "N/A" in the space to show that you did not overlook the question.)
8. Include complete information; use personal data sheet

    (NOTE: Some authors recommend using highlite pens to mark over your strong points and make them stand out. When competition is tough you need to do something to be remembered from all the other applicants.)
9. Recheck application when finished
10. Avoid cross-outs and obvious erasure marks
11. Do not list any restrictions to the geographical area in which you would work unless you would absolutely not consider other geographic areas
12. Use the word "open" for questions about minimum salary since most employers pay standardized rates and will not negotiate on this

"WE ARE AN EQUAL OPPORTUNITY EMPLOYMENT COMPANY. WE ARE DEDICATED TO A POLICY OF NON-DISCRIMINATION IN EMPLOYMENT ON ANY BASIS INCLUDING RACE, CREED, COLOR, AGE, SEX, RELIGION OR NATIONAL ORIGIN OR PHYSICAL DEFECTS."

Co-op - 31-J

APPLICATION FOR EMPLOYMENT

LAST

FIRST

MIDDLE

PERSONAL INFORMATION

DATE

NAME
LAST FIRST MIDDLE

PRESENT ADDRESS
STREET CITY STATE ZIP

PERMANENT ADDRESS
STREET CITY STATE ZIP

PHONE NO. SOCIAL SECURITY NUMBER

REFERRED BY

EMPLOYMENT DESIRED

POSITION DATE YOU CAN START SALARY DESIRED

ARE YOU EMPLOYED NOW? IF SO, MAY WE INQUIRE OF YOUR PRESENT EMPLOYER

EVER APPLIED TO THIS COMPANY BEFORE? WHERE WHEN

EDUCATION	NAME AND LOCATION OF SCHOOL	YEARS ATTENDED	DATE GRADUATED	SUBJECTS STUDIED
GRAMMAR SCHOOL				
HIGH SCHOOL				
COLLEGE				
TRADE, BUSINESS, OR CORRESPONDENCE SCHOOL				

SUBJECTS OF SPECIAL STUDY OR RESEARCH WORK

U.S. MILITARY OR NAVAL SERVICE RANK PRESENT MEMBERSHIP IN NATIONAL GUARD OR RESERVES

ACTIVITIES OTHER THAN RELIGIOUS (CIVIC, ATHLETIC, FRATERNAL, ETC.)

Exclude organizations, the name or character of which indicates the race, creed, color, or national origin of its members.

(CONTINUED ON OTHER SIDE)

32-J

FORMER EMPLOYERS (LIST BELOW LAST FOUR EMPLOYERS, STARTING WITH LAST ONE FIRST.)

DATE MONTH & YEAR	NAME AND ADDRESS OF EMPLOYER	SALARY	POSITION	REASON FOR LEAVING
FROM				
TO				
FROM				
TO				
FROM				
TO				
FROM				
TO				

REFERENCES: Give below the names of two persons not related to you, whom you have known at least one year.

NAME	ADDRESS	BUSINESS	YEARS ACQUAINTED
1			
2			

PHYSICAL RECORD:
List any physical defects

WERE YOU EVER INJURED? GIVE DETAILS

HAVE YOU ANY DEFECTS IN HEARING? IN VISION? IN SPEECH?

IN CASE OF EMERGENCY NOTIFY

NAME ADDRESS PHONE NO.

I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED IN THIS APPLICATION. I UNDERSTAND THAT MISREPRESENTATION OR OMISSION OF FACTS CALLED FOR IS CAUSE FOR DISMISSAL. FURTHER, I UNDERSTAND AND AGREE THAT MY EMPLOYMENT IS FOR NO DEFINITE PERIOD AND MAY, REGARDLESS OF THE DATE OF PAYMENT OF MY WAGES AND SALARY, BE TERMINATED AT ANY TIME WITHOUT ANY PREVIOUS NOTICE.

DATE SIGNATURE

DO NOT WRITE BELOW THIS LINE

TO BE COMPLETED DAY EMPLOYMENT BEGINS DATE ____________

HEIGHT WEIGHT AGE DATE OF BIRTH

SINGLE MARRIED WIDOWED CITIZEN U.S.A. SEX

THE ABOVE INFORMATION NEEDED FOR PENSION, HOSPITALIZATION, INSURANCE, ETC., AND NOT FOR HIRING PURPOSES

INTERVIEWED BY DATE REMARKS

NEATNESS		CHARACTER	
PERSONALITY		ABILITY	

HIRED FOR DEPT. POSITION WILL REPORT SALARY WAGES

APPROVED: 1. 2. 3.

EMPLOYMENT MANAGER DEPT. HEAD GENERAL MANAGER

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #5--PARTICIPATE IN A JOB INTERVIEW

Now that you are prepared for an interview, team up with another student in class. Assume the roles of interviewer and applicant and then switch so each of you gets to play both roles. Apply for the job you now have or for the one for which you wrote the letter of application. Let your other classmates evaluate your performance using the Job Interview Evaluation Form. Video tape the practice sessions if possible. The following information and example may be used as a guideline.

1. Prepare for the interview
    a. Look nice
        1) Be clean
        2) Be well-groomed and neat
        3) Wear appropriate clothes and shoes for the type of job

           (NOTE: If uncertain about what would be appropriate clothes, it is better to dress up rather than running the risk of dressing too casually or unbusinesslike.)
        4) Take an ink pen and personal data sheet with the information you may need about social security number, references' addresses, dates employed, and dates attended school
    b. Go alone; do not take parents or friends
    c. Do not be late; allow enough time
    d. Find out facts about the interviewer ahead of time
        1) Name

           (NOTE: Make sure you have the correct pronunciation.)
        2) Title
    e. Know facts about the business
        1) Name
        2) Kind of business
        3) Products and services
        4) Reasons you want to work there

ASSIGNMENT SHEET #5

5) How old the company is and where the plants, offices, or stores are located

2. Meet the receptionist/secretary

    a. Smile

    b. Introduce yourself, stating that you have an appointment

    Example: "Good morning. I am Sarah Mussett. I am applying for a job as mail clerk. I have a 10:00 appointment with Mr. Patton."

    c. Follow receptionist's/secretary's instructions

    d. Wait patiently

3. Start the interview

    a. Enter with poise

    b. Smile

    c. Greet the interviewer by name

    d. Shake hands firmly

    e. Introduce yourself

    f. State purpose of call

    g. Listen

    h. Be seated only at interviewer's invitation

    (NOTE: Women should be cautious to dress modestly and sit properly.)

    i. Do not show signs of nervousness

    (NOTE: If you do not know where to put your hands, leave them on your lap and keep them still.)

    j. Do not place personal things on interviewer's desk

    k. Do not smoke or chew gum

    l. Look alert; look interested and enthusiastic

    (NOTE: Sit slightly forward in the chair to give an alert appearance.)

ASSIGNMENT SHEET #5

m. Be confident

n. Be courteous

(NOTE: Words such as *Mr., Mrs., Miss, Ms., please, thank you,* and *sir* never go out of style.)

4. Answer questions clearly

a. Do not interrupt

b. Anticipate questions that might be asked and volunteer proper information

1) Explain yes and no answers

2) Avoid criticisms of former employers or competitors

3) Do not talk about personal problems

(NOTE: The interviewer must be interested more in what you can contribute to the business than what the business can do for you. Do not use a sob story about how desperate you are for a job.)

4) Show copies of your work if applicable

5) State that you are willing to start at the beginning salary

6) Answer all questions honestly

Examples: "The thing I liked least about my last job was that I was on the night shift and couldn't get changed. I really wanted to be home with my family at night."

"Truthfully, my relationship with my supervisor could have been better. We seemed to have a personality conflict and never became fond of each other. However, we did manage to work together. This was my first experience like that and I surely hope it doesn't happen again because work is much better when you like your supervisor."

ASSIGNMENT SHEET #5

7) Give positive answers to unfavorable questions

Example: Interviewer: "Your work experience doesn't seem to relate specifically to this job. Why do you feel qualified to fill this position?"

Applicant: "I understand your concern. However, my job experience is broad enough to permit me to work into this particular situation. I have done work similar to this job and I think my general work record is good enough to convince you that I would be a good employee. I would be willing to receive additional training."

Interviewer: "Would you explain what you were doing for the two years you didn't work?"

Applicant: "I was very unhappy with my life in general so I traveled around the country seeing and doing all that I could. I did have some jobs, but I kept them only long enough to earn enough money to get me to the next town. Although many people would feel that I was wrong and immature, by doing this I learned so much about myself and what I wanted to do with my life that it was well worth it for me."

8) Find a true, positive statement concerning your reasons for leaving previous jobs, even if you were fired

Examples: "I was laid off, but I learned from my mistakes."

"I left because they did not need as many employees during the slow season."

"The employer needed her daughter to work for awhile."

9) Try to mention your best qualities in relation to something concrete

Example: "I earned 75 percent of my expenses while going to school" is better than just "I am a hard worker and want to get ahead"

ASSIGNMENT SHEET #5

10) Give the lead back to the interviewer if you find yourself talking too long by saying, "Perhaps you have some other questions to ask me?"

11) Be prepared for personal questions about your home life and parents' occupations

12) Avoid questions concerning politics, economics, religion, and other controversial subjects

13) Answer questions about career objectives using specific terms about what you would like to do in the near future in that particular field without limiting your opportunities

Example: A position as a welder that will lead to a supervisory position. No locational preference.

c. Look directly at interviewer

d. Speak in clear, moderate tones

e. Use correct English

(NOTE: Avoid swearing, slang terms, or annoying phrases like "yea," "you know," or "uh-huh.")

f. Show interest in the company; ask questions

Example: Incorrect: "Listen, I need to know if you have any benefits."

Incorrect: "Now that you've questioned me, there are a few things that I want to know before I decide if I want to work for you."

Correct: "I wonder if you could give me some information about the benefits available to employees?"

g. Sell yourself

(NOTE: Never refer to yourself as just average or fair. Always look for a positive response.)

h. Do not get flustered

i. Give the interviewer the opportunity to mention salary and fringe benefits

ASSIGNMENT SHEET #5

j. Remind the interviewer of the conversation topic if he/she is interrupted by a telephone call

k. Act enthusiastic

5. Close the interview

a. Watch for the signs that the interview is over, such as the interviewer shuffling papers and moving around in chair

b. Ask "May I say one thing more?" or "Would you be interested in . . .?" if the interview seems to be ending before all important selling points have been made

d. Thank interviewer for his/her time

Example: "I've enjoyed talking to you, Mrs. Carter. Thank you for your time and consideration. I am so excited about this job and do hope I'm hired. Can you tell me when the position will be filled and how the applicant will be notified? (pause) Please let me know if you need any additional information."

e. Learn from every situation even if the interviewer does not offer the position

6. Follow up interview--Write thank you letter, call, or visit again to express interest in the job and appreciation for the opportunity to interview

The following is an example of a job interview. Two students may rehearse this script and read it in front of the class to show how an interview might be conducted.

A = Applicant

I = Interviewer

A (Enters room, pauses, smiles, and approaches Ms. Smith with hand extended to shake hands.) Hello, Ms. Smith. I'm Joe Hunter and am applying for the job which you advertised in Friday's *Daily Blunder*.

I Hello, Mr. Hunter. Won't you have a seat?

A Thank you. I have a personal data sheet which may be helpful to you. (Hands Ms. Smith the personal data sheet and sits down.)

I This is a very well prepared data sheet. Well, Joe, tell me about yourself.

ASSIGNMENT SHEET #5

A I'm a junior at Podunk High School where I'm enrolled in a vocational course. I'm interested in working in a business like yours while going to school and when I graduate. My older brother works in a similar business in Big City, and I think there are a lot of future opportunities in this field.

I Joe, have you had any work experience or are you currently working anywhere?

A Yes, Ms. Smith, I am working as a cook for Marty's Catering Service. I am responsible for keeping the check-out area clean and well-stocked as well as for preparing and serving food. I have also done odd jobs for my relatives and neighbors.

I What do you think you have learned from your job at the catering service?

A Probably the most important thing I have learned is how to work with people.

I What kind of person is your employer and how do you get along?

A My employer has several good qualities. He offers very good service to the customers, and we get along well.

I Why do you want to leave?

A I feel there would be more opportunity for me to develop the skills necessary to reach my occupational objective in a business such as yours.

I How did you get the job at the catering service?

A A friend of mine who used to work there recommended me as his replacement.

I When would you be able to start and what hours could you work?

A I could start work as soon as I give my present employer two weeks' notice. I will be able to work from 2:30 to 5:30 on weekdays and all day on weekends and holidays.

I In which school activities are you involved this year?

A I am a member of the student council and glee club. I should know about any trips with these groups early enough to make arrangements with you and another employee so there will be no problems with missing work.

I Do you have any financial obligations, such as a car payment?

A No, Ms. Smith.

ASSIGNMENT SHEET #5

I Have you ever had any difficulty with the police other than a traffic violation?

A No.

I How much do you expect to earn?

A I understand from some of the other employees that a person may begin at the minimum wage and advance with time and experience.

I That's right. Here is a brochure explaining our pay scale and other benefits.

A Thank you.

I Thank you for talking to us. We will let you know about the job soon.

A (Stands) Thank you for your time, Ms. Smith. Have a good day. (Shakes hands and leaves.)

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #6--PRACTICE INTERVIEW QUESTIONS

The following are some additional questions which might be asked when applying for various jobs. Use them as you practice job interviews and keep the assignment sheet to review before going on any actual interviews.

(NOTE: Questions about your personal life may not legally be asked. However, many interviewers, particularly in smaller businesses, may ask such questions. Whether or not you choose to answer the questions depends on how badly you want the job.)

How would you answer the following questions? Why do you think each question might be asked?

1. Where do you go to school? When will you graduate?
2. Do you earn any of your own expense money while you are in school?
3. Why did you leave your previous jobs?
4. What did you like best and what did you like least about your classes?

   (NOTE: This could be teachers, jobs, or employers.)
5. What books have you read lately? What are your favorite magazines?
6. Are you in good health?
7. What do you expect to be doing five or ten years from now? What is your chosen field of work?
8. At what salary do you expect to start?
9. How would you rate your training for this job? Very good? Fair?
10. What are some of your special abilities? What skills do you possess? What machines can you operate?
11. What personal characteristics do you think are needed to succeed in your vocation?
12. In what area do you need the most improvement?
13. Do you like to work with other people or do you work best alone?
14. Do you have any questions you want to ask us?
15. Do you think your extra-curricular activities were worth the time you devoted to them?

ASSIGNMENT SHEET #6

16. How could you contribute to our organization? Why should we hire you?

17. Tell us about your family and any plans for marriage or further education.

18. For what other jobs have you applied?

19. Do you have any military obligations to fulfill?

20. Give us an example of a project you finished under pressure.

21. May we write or call your last employer?

22. How many people have you supervised at work or through organizations of which you are a member?

23. How do you feel about the progress you have made salary-wise?

24. Are you living with your parents?

25. Would you be able to work all day Saturday and Sunday?

26. If you could start school (or work) over again what would you do differently?

27. Have you done the best school work of which you are capable?

28. What is your school attendance record?

29. Have you ever taken drugs?

30. Have you ever stolen anything?

31. Do you belong to a church?

32. Do you belong to a civic organization?

33. Do you require attention? Does criticism disturb you?

    (NOTE: These questions are usually asked in a more subtle and indirect way.)

34. What motivates you?

35. Would you be willing to relocate?

36. What size city do you prefer?

37. Have you saved any money?

38. Define *cooperation.*

ASSIGNMENT SHEET #6

39. What job with our company would you choose if you were entirely free to do so?

40. How do you feel about working overtime?

Remember: You never get a second chance to make a good first impression!

Getting a job is a job!

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #7--COMPLETE A SAMPLE EMPLOYMENT TEST

Many different kinds of tests may be given during an application. Usually the tests given relate to the type of work for which one is applying. There is usually a time limit for the test. Do not waste time trying to find trick questions or a pattern to the answers as there are none. Some areas of testing are aptitude, math, comprehension, spelling, and following directions.

Complete the sample portion of the employment test below. If you are unable to figure one out, go on to the others and come back to it later.

1. If Wednesday comes before Tuesday, make two crosses here _____ but if not, make a circle here _____.

2. Circle the number that does not complete the regular sequence of these numbers.

   7 12 8 13 7 14 10 15 11 16 12 17

3. If Alice is younger than Grace, and Mary is younger than Alice, is Grace older than Mary? __________

4. Complete each problem to make it true.

   a. Eight is equal to twice ( ).

   b. ( ) is equal to 1/2 ten.

5. 5 + 4 = 8
   3 + 5 = 9

   If these problems are correct do nothing, but if the first problem is wrong, underline the second.

6. If January 17 falls on Tuesday, what day does January 1 fall on?

   ____

7. A man having $10.00 spent $2.45 for tools and $0.12 for bus fare. How much did he have left? ______________________________

8. If 3 1/3 bushels cost $25.00, what will 10 bushels cost? ____________

9. Count the number of letters in the alphabet between and including H and T and write the number here. __________

10. Write on the lines the two numbers that follow in regular order.

    a. 7 14 21 28 35 ____________________

    b. 360 180 90 45 22 1/2 ____________________

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #8--SOLVE PRIVATE EMPLOYMENT AGENCY MATH PROBLEMS

1. Using the terms in the employment agency contract on the following page, figure the fee that would be paid for a part-time job with wages of $3.00 an hour, 23 hours per week for four weeks.

2. a. Sometimes the company which hires a person agrees ahead of time to pay the employment agency fee for the new employee. How much would the fee be for a job which paid $450 per month?

   b. If the new employee pays the fee in two equal payments, how much would each installment be?

   c. If the new employee is paid twice a month, how much would each installment payment be?

   d. If the new employee is paid weekly, how much would each installment payment be?

ASSIGNMENT SHEET #8

ABC EMPLOYMENT AGENCY

ABC Employment Agency provides this contract to protect you and the agency. It is very important that you read all details carefully and ask for a full explanation of any portion that is not clear to you. Our agency is bonded and licensed by the Oklahoma Department of Labor.

I hereby employ the ABC Employment Agency to assist me in securing a position. I understand that I am to keep all information given to me regarding positions in strict confidence and agree to report the acceptance of a job and the results of the interviews to the ABC Employment Agency. I also understand that if any position is offered me as a result of being sent by this agency, I am obligated to the agency.

Upon acceptance of the position that was secured for me by the ABC Employment Agency, I agree to pay the fee as follows:

> 15% of 1st full mo. gross pay if pay is $79.99 or less; 20% of 1st full mo. gross pay if pay is $80.00-$119.99; 30% of 1st full mo. gross pay if pay is $120.00-$149.99; 40% of 1st full mo. gross pay if pay is $150.00-$274.99; 45% of 1st full mo. gross pay if pay is $275.00-$499.99; $500.00 and above--percentage of annual income--to be agreed upon by both parties
>
> (This fee schedule is established by state law.)

_____I will pay the fee in full within 10 days of accepting the job.

_____I will pay in two (2) equal installments if I am paid monthly.

_____I will pay in three (3) equal installments if I am paid twice a month.

_____I will pay in six (6) equal installments if I am paid weekly.

In the event this placement fee is not paid in accordance with the above, I further agree to pay reasonable attorney fees and court charges that are necessary in collecting any balance that I may owe should I become delinquent with payment.

I HAVE CAREFULLY READ THE ABOVE CONTRACT AND FULLY UNDERSTAND ITS CONTENTS AND DO AGREE TO ABIDE BY ITS CONTENTS.

____
Signature

____
Date

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #9--WRITE FOLLOW-UP LETTER OR MAKE A FOLLOW-UP TELEPHONE CALL

It is sometimes helpful to return to a business and check again on possible job openings. This is often done about a week after the first interview. This short casual visit accomplishes two things. It helps the interviewer remember you, and it shows that you have a sincere interest in working for that company.

However, it is not always possible to have this type of informal atmosphere when applying for a job. In which case, it is always proper to send a follow-up letter or make a follow-up telephone call.

PART A

Write a follow-up letter thanking the employer for the interview

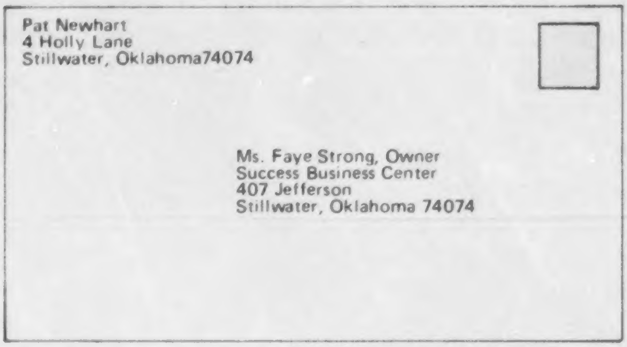
(NOTE: Use any form you wish but be sure to follow the guidelines listed below.)

1. Make sure your letter meets the following standards
    a. Typed perfectly
    b. Clean, neat, and attractively arranged on the paper
    c. Free from spelling, punctuation, and grammatical errors
    d. Sent within a day or two after the interview
2. Include the following points in your follow-up letter
    a. Expression of appreciation for interviewer's time and interest
    b. Summary of your qualifications and interest in position
    c. Your name, address, and phone number (to make it easier for your employer to contact you)
3. Make this last bid for the job a prime example of your excellent work habits
4. Address a legal-sized envelope (Figure 1)

    (NOTE: Be sure and type the address EXACTLY the same as the inside address of the letter.)

ASSIGNMENT SHEET #9

FIGURE 1



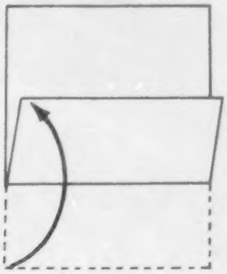
Pat Newhart
4 Holly Lane
Stillwater, Oklahoma74074

Ms. Faye Strong, Owner
Success Business Center
407 Jefferson
Stillwater, Oklahoma 74074

5. Fold letter

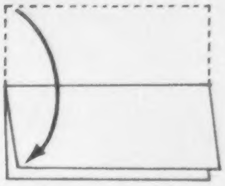
   a. Fold slightly less than one-third of the letter toward the top (Figure 2)

FIGURE 2



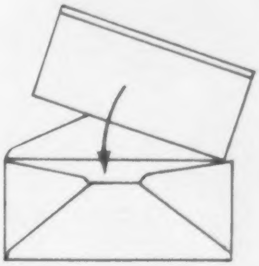
   b. Fold down the top of the letter to within 1 cm (1/2") of the bottom fold (Figure 3)

FIGURE 3



6. Insert the letter into the envelope with the last crease toward the bottom of the envelope (Figure 4)

FIGURE 4



ASSIGNMENT SHEET #9

SAMPLE FOLLOW-UP LETTER

4 Holly Lane
Stillwater, Oklahoma 74074
June 19, 19___

Ms. Faye Strong, Owner
Success Business Center
407 Jefferson
Stillwater, Oklahoma 74074

Dear Ms. Strong:

Thank you for interviewing me for the sales position in your business center. I feel that working for Success Business Center would be enjoyable and that I am able to do the work. I hope that I will have the opportunity to prove my worth.

The application form you gave me is enclosed.

I will be available for work September 5. You may call me at my home after 3:30. The number is 377-0457.

Sincerely yours,

Pat Newhart

Pat Newhart

Enclosure

ASSIGNMENT SHEET #9

PART B

Role play a follow-up telephone call using the guidelines below.

1. Make sure you include the following information
   a. Your name
   b. Date of your interview
   c. Position for which you were interviewed
2. Ask whether a decision has been made

Example: Incorrect: "Hello, Mrs. Killroy. This is Wesley Nelson. You told me you would let me know about the job, but I haven't heard anything from you. Why haven't you called me?"

Incorrect: "This is Wesley Nelson. Did I get the job?"

Correct: "Hello, Mrs. Killroy. This is Wesley Nelson. I interviewed with you on April 12th for the position of offset press operator. Have you made a decision on my application yet?"

3. If someone has already been hired, thank the interviewer for considering you but express continued interest in working for the company

Example: Incorrect: "Oh well, that's my luck. Thanks anyway."

Incorrect: "I didn't want to work for your company anyway."

Correct: "I am sorry I was not hired. Thank you for at least considering my application. I am still interested in working for the company and would appreciate you keeping my application on file."

JOB APPLICATION AND INTERVIEW
UNIT I

ASSIGNMENT SHEET #10--EVALUATE A JOB OFFER

Imagine . . . you finally graduated . . . your first job interview for a full time job is minutes away. Countdown 5-4-3-2-1!

You enter the employer's office . . . Questions . . . Answers . . . You continue to feel nervous inside but appear cool outside . . . Questions . . . More answers . . . the employer offers you the job!

Grab it? What a relief---no more job interviews! WAIT!!! Instead of saying yes or no on the spot to a job offer, express your gratitude in a warm and friendly manner, and then ask if you may have a day to consider the opportunity you have been offered. Few reputable employers will deny you a reasonable time to be certain before agreeing to take a job.

Avoid getting stuck with a job that's wrong for you by using the following checklist to evaluate the job offer!

THE JOB . . .

☐ Do I clearly understand the nature of the work and is it what I want to do? Is there a written job description? Are my responsibilities reflected in the job title?

☐ If this isn't my dream job, can it be a stepping stone as I acquire the skills and experience needed for advancement?

☐ Is the background I'm building so narrow that I will have difficulty transferring it to another employer?

☐ Will I be able to make any decisions affecting my work? Do I care?

☐ Will I need more training and will the company pay for it?

☐ Will overtime be necessary or available?

☐ Will I be able to leave all thoughts of the job behind at day's end? If not, do I care?

☐ Will I travel or relocate?

☐ Will I be proud to tell my friends what I do?

☐ Is the job permanent or temporary?

☐ If permanent, is there reasonable job security?

☐ Does this job require union membership?

☐ Did I talk to other employees and read publications about the business, like the company's annual report?

ASSIGNMENT SHEET #10

THE COMPANY . . .

- ☐ Is the firm too large and heavy with rules for my personality?
- ☐ Is the firm too small to offer room for advancement or impressive credentials for a future resumé?
- ☐ Does the firm have a healthy financial position, and is it a growing organization?
- ☐ Is there a high turnover of personnel, and if so, why?
- ☐ Does the firm promote from within the ranks or turn to outsiders to fill supervisory jobs?
- ☐ Have I met the person who would be my immediate supervisor? Does the supervisor seem like the sort of person with whom I could get along?
- ☐ Do co-workers appear to be my kind of people?
- ☐ Is the company's location convenient?
- ☐ Is the physical setting suitable (adequate light, ventilation, cleanliness)?
- ☐ What is the firm's reputation for fair treatment of employees?
- ☐ Is a written personnel statement available that covers vacations, sick leave, cause for dismissal, and so forth?

FINANCIAL REWARDS . . .

- ☐ Do the earnings meet my minimum needs? Is there an automatic cost-of-living increase?
- ☐ What is the method of payment--salary, hourly wage, commission, wage and tips, by the piece, fee?
- ☐ Are raises based on merit, length of service, formal exams?
- ☐ Does the company have a retirement plan? If so, how much does the firm add to what I pay?
- ☐ Does the company offer profit sharing to employees?
- ☐ What fringe benefits are given--health insurance, free parking, discount privileges, and others?
- ☐ What hours are worked--Sundays and holidays?

ASSIGNMENT SHEET #10

WHEN TO SAY NO . . . Should you always turn down an offer that doesn't measure up?

That depends on several questions. How desperately do you need to earn money? How competitive is the field you hope to enter, and would it be best to get your foot in the door any way you can? How valuable is the experience you'll gain? There are times when it is wise to accept a job which is not perfect in your eyes.

On the other hand . . . if both your logical thinking and gut feeling are bad, it may be best to say thanks but no thanks, and look elsewhere.

Adapted from "If Things Don't Shape Up, I May Not Take the Job" Career World. Feb., 1977.

JOB APPLICATION AND INTERVIEW
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #7

1. Circle
2. 7
3. Yes
4. a. 4
   b. 5
5. Underline second
6. Sunday
7. $7.43
8. $75.00
9. 13
10. a. 42, 49
    b. 11 1/4, 5 5/8

Assignment Sheet #8

1. $124.20
2. a. $202.50
   b. Two payments of $101.25 each
   c. Three payments of $67.50 each
   d. Six payments of $33.75 each

JOB APPLICATION AND INTERVIEW
UNIT I

TEST

NAME ______________________________ SCORE ________________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Area of business relating to the selection, training, placement, advancement, and welfare of all employees

_____b. Employer who is making a special effort to assure that no form of discrimination is practiced

_____c. Advertisement telling what kind of job is available and what the required qualifications are

_____d. Establishment engaged in doing business for another person

_____e. Formal consultation usually to evaluate the aptitude, training, personality, or progress of a student or prospective employee

_____f. One employed by another usually for wages or salary and in a position below the executive level

_____g. Advertising that does not identify the advertiser; applicant is asked to send a letter of application to a post office box number or to call a certain number

_____h. Activity in which one engages or is employed; work

_____i. One who hires another for wages or salary

_____j. Capable of being read; clear

_____k. Advertisement placed by individual seeking employment and telling what his/her qualifications are

1. Employment
2. Agency
3. Blind ad
4. Help wanted ad
5. Interview
6. Equal opportunity employer
7. Employee
8. Personnel
9. Legible
10. Employment wanted ad
11. Employer

______l. Advertising that is grouped in certain sections of the newspaper by the product or service offered; primarily contains copy

______m. Printed form on which the job applicant records information about his/her personal history, job experience, education, and references

______n. Summary of information about an individual that would be of interest to a prospective employer; may also be referred to as a resumé

______o. Program that provides on-the-job skill training with a skilled worker

______p. Union-maintained office where members can find out about possible job openings

12. Classified ad
13. Apprenticeship
14. Application form
15. Personal data sheet
16. Hiring hall

2. Select from the following list true statements about employment agencies. Place an "X" in the correct blanks.

______a. Private employment agencies do not charge a placement fee for their services

______b. Private employment agencies usually collect a fee before employment is secured

______c. Private employment agencies request contracts with the person using the services

______d. Private employment agencies are controlled by state laws

______e. Public employment agencies charge placement fees for services

______f. Public employment agencies are supported by the federal or state government

______g. Employment agencies find jobs for workers, provide counseling, arrange interviews, and give vocational tests

______h. Employment agencies benefit the employers by finding workers for jobs, arranging interviews, and matching applicants to jobs

______i. School placement services offer job information and career guidance through counselors

3. Select from the list below ways a person looking for a job can use different sources of information. Place an "X" in the correct blanks.

_____a. Person should tell friends and acquaintances he/she wants a job

_____b. Less than ten percent of the jobs are obtained through friends and acquaintances

_____c. Person can apply at a company's personnel office

_____d. Special training courses may be advertised in the newspaper

_____e. Person can check the employment-wanted column in the newspaper for job openings

_____f. Person may ask for letters of recommendation from former employers and references to other business people

_____g. Person may request counseling, take vocational tests, and fill out application forms at an employment agency

_____h. Person should watch for window signs

_____i. Union members may visit union hiring halls

_____j. Information on apprenticeship programs may be found in union hiring halls

4. Select from the following list job-related and personal guidelines for selecting clothes for the job interview. Place an "X" in the correct blanks.

_____a. Kind of job

_____b. Salary range

_____c. What adults are wearing on the job

_____d. Age of the interviewer

_____e. Coordination of colors, patterns, fabrics, and styles for shape of face and body structure

_____f. Sexy

_____g. Highly fashionable

_____h. Groomed

5. List the items which an applicant may need to prepare when applying for a job.

   a. ______________________________

   b. ______________________________

   c. ______________________________

   d. ______________________________

6. Prepare a personal data sheet.

7. Write a letter of application.

8. Use telephone to arrange job interview.

9. Complete job application form.

10. Participate in a job interview.

11. Practice interview questions.

12. Complete a sample employment test.

13. Solve private employment agency math problems.

14. Write a follow-up letter or make a follow-up telephone call.

15. Evaluate a job offer.

(NOTE: If activities 6 - 15 have not been accomplished prior to the test, ask your teacher-coordinator when they should be completed.)

JOB APPLICATION AND INTERVIEW
UNIT I

ANSWERS TO TEST

1. a. 8
   b. 6
   c. 4
   d. 2
   e. 5
   f. 7
   g. 3
   h. 1
   i. 11
   j. 9
   k. 10
   l. 12
   m. 14
   n. 15
   o. 13
   p. 16
2. c, d, f, g, h, i
3. a, c, d, f, g, h, i, j
4. a, b, c, d, e, h
5. a. Personal data sheet
   b. Letter of application
   c. Application form
   d. Follow-up letter
6. Evaluated to the satisfaction of the teacher-coordinator
7. Evaluated to the satisfaction of the teacher-coordinator
8. Evaluated to the satisfaction of the teacher-coordinator
9. Evaluated to the satisfaction of the teacher-coordinator
10. Evaluated to the satisfaction of the teacher-coordinator
11. Evaluated to the satisfaction of the teacher-coordinator
12. Evaluated to the satisfaction of the teacher-coordinator
13. Evaluated to the satisfaction of the teacher-coordinator
14. Evaluated to the satisfaction of the teacher-coordinator
15. Evaluated to the satisfaction of the teacher-coordinator

WHOLE NUMBERS
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to solve problems involving the four basic operations of whole numbers, name the place values in a six-digit number, and round whole numbers up to thousands. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with whole numbers to the correct definitions.
2. Name the place values in a six-digit number.
3. Round numbers to nearest 10's, 100's, or 1000's.
4. Solve problems involving addition of whole numbers.
5. Solve problems involving subtraction of whole numbers.
6. Solve problems involving multiplication of whole numbers.
7. Solve problems involving division of whole numbers.
8. Solve vertical and horizontal addition problems.

WHOLE NUMBERS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

- A. Give a pretest using objective sheet.
- B. Provide student with objective sheet.
- C. Provide student with information and assignment sheets.
- D. Discuss unit and specific objectives.
- E. Discuss information and assignment sheets.
- F. Use flash cards.
- G. Give test.
- H. Reteach if necessary.
- I. Test again until minimum standard is reached.

II. Instructional materials:

- A. Objective sheet
- B. Information sheet
- C. Assignment sheets
    1. Assignment Sheet #1--Parts of Basic Operations of Whole Numbers
    2. Assignment Sheet #2--Place Value
    3. Assignment Sheet #3--Rounding
    4. Assignment Sheet #4--Addition
    5. Assignment Sheet #5--Subtraction
    6. Assignment Sheet #6--Multiplication
    7. Assignment Sheet #7--Division
    8. Assignment Sheet #8--Vertical and Horizontal Addition
- D. Answers to assignment sheets

E. Test

F. Answers to test

III. Unit references:

A. Spann, Margaret. *Vocational Related Math.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1972.

B. Piper, B. Edwin. *Merchandising Mathematics.* Dallas: South-Western Publishing Company, 1967.

C. Fisher, Robert. *Intensive Clerical and Civil Service Training.* Dallas: South-Western Publishing Co., 1968.

WHOLE NUMBERS
UNIT I

INFORMATION SHEET

I. Terms and definitions (Assignment Sheet #1)

A. Digit--Any one of the ten symbols, 0 to 9, by which all numbers may be expressed

B. Addends--Numbers that are added together

Example: 3 + 5 = 8 Numbers 3 and 5 are the addends

C. Sum or total--Answer to an addition problem

Example: 3 + 5 = 8 Number 8 is the sum or total

D. Minuend--Number from which another number is being subtracted

Example: 10 - 4 = 6 Number 10 is the minuend

E. Subtrahend--Number which is being subtracted from another number

Example: 10 - 4 = 6 Number 4 is the subtrahend

F. Difference--Answer to a subtraction problem

Example: 10 - 4 = 6 Number 6 is the difference

G. Factors--Numbers that are multiplied

Example: 2 x 3 = 6 Numbers 2 and 3 are the factors

H. Product--Answer to a multiplication problem

Example: 2 x 3 = 6 Number 6 is the product

I. Divisor--Number by which you divide

Example: 15 ÷ 3 = 5 Number 3 is the divisor

J. Dividend--Number to be divided

Example: 15 ÷ 3 = 5 Number 15 is the dividend

K. Quotient--Answer to a division problem

Example: 15 ÷ 3 = 5 Number 5 is the quotient

L. Remainder--Number that is left over when division is completed

Example: 15 ÷ 4 = 3 with a remainder of 3

INFORMATION SHEET

II. Place value--In the number 143,285 (Assignment Sheet #2)

A. 1 means 1 hundred thousands

B. 4 means 4 ten thousands

C. 3 means 3 thousands

D. 2 means 2 hundreds

E. 8 means 8 tens

F. 5 means 5 ones or units

III. Rounding a whole number to a given place (Assignment Sheet #3)

A. Consider the digit in the place immediately to the right of the given place

B. If the digit in the place to the right of the given place is less than 5, replace it and all the following digits with zeros

C. If the digit in the place to the right of the given place is 5 or greater, replace it and all following digits with zeros but also add 1 to the digit in the given place

Examples: 243 rounded to nearest ten would be 240

280 rounded to nearest hundred would be 300

5437 rounded to nearest thousand would be 5000

IV. Addition (Assignment Sheets #4 and #8)

A. Write the numbers one under another with the one's column in a straight line

B. Begin by adding on the right

Example:

$$\begin{array}{r} 486 \\ 21 \\ +1213 \\ \hline 1720 \end{array}$$

V. Subtraction (Assignment Sheet #5)

A. Write the numbers one under another with the one's column in a straight line

(NOTE: Minuend is larger than the subtrahend.)

INFORMATION SHEET

B. Begin with the one's column and move to the left

Example:

```
 4017
- 141
 3876
```

VI. Multiplication (Assignment Sheet #6)

A. Write the larger factor above the smaller factor

(NOTE: Place the numbers in columns, ones in one's column, tens in ten's column, and so on.)

B. Multiply the numbers in the one's column; write the one's results in the one's column and carry over the tens

C. Multiply the ten's number in the top number by the one's numeral in the bottom number; add on the carry over

D. Write the first numeral on the right in this result in the ten's column

E. Carry over any numerals representing hundreds and add to the next result

F. Continue to multiply every numeral in the top factor by every numeral in the bottom factor

G. Add the results in each column

Examples: Multiplying by one digit

4 x 53 = 212

```
  53
 x 4
 212
```

Multiplying by two digits

42 x 174 = 7308

```
  174
 x 42
  348
 696
 7308
```

Multiplying by three digits

619 x 825 = 510,675

```
   825
 x 619
  7425
  825
4950
510675
```

INFORMATION SHEET

VII. Division (Assignment Sheet #7)

A. Write the number to be divided as the dividend within the division frame; write the divisor outside

B. Determine how many times the numerals in the first few digits of the dividend may be divided by the divisor

C. Multiply the divisor by the trial quotient

(NOTE: The numeral in the unit's digit of the divisor is multiplied first, then tens, and so on.)

D. Place the product under the dividend

(NOTE: If the trial quotient is larger than it should be, the product will be greater than the dividend. When this happens, change the quotient to the next lower number.)

Example: 1974 ÷ 6 = 329

$$\begin{array}{r}
329 \\
6\overline{)1974} \\
\underline{18} \\
17 \\
\underline{12} \\
54 \\
\underline{54} \\
0
\end{array}$$

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #1--PARTS OF BASIC OPERATIONS OF WHOLE NUMBERS

Match the terms on the right to the parts of the subtraction, addition, division, and multiplication problems given below. Place the appropriate numbers in the blanks provided. Some of the terms may be used more than once.

$$\begin{array}{r l} 364 & (a) \\ -298 & (b) \\ \hline 66 & (c) \end{array}$$

$$\begin{array}{r l} 36 & (d) \\ \times 10 & (e) \\ \hline 360 & (f) \end{array}$$

$$\begin{array}{r l} 11 & (g) \\ 12\ (j)\overline{)135} & (h) \\ \underline{12} & \\ 15 & \\ \underline{12} & \\ 3 & (i) \end{array}$$

$$\begin{array}{r l} 365 & (k) \\ 789 & (k) \\ +340 & (k) \\ \hline 1494 & (l) \end{array}$$

______a.

______b.

______c.

______d.

______e.

______f.

______g.

______h.

______i.

______j.

______k.

______l.

1. Factor
2. Remainder
3. Sum or total
4. Difference
5. Divisor
6. Minuend
7. Subtrahend
8. Product
9. Dividend
10. Quotient
11. Addend

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #2--PLACE VALUE

1. Give the place value of each digit in the number 678,924.

   a. 6--

   b. 7--

   c. 8--

   d. 9--

   e. 2--

   f. 4--

2. Give the numeral for the following word numbers.

   a. One hundred two ______

   b. Three hundred forty-seven ______

   c. Thirty-six dollars ______

   d. Five thousand four hundred eleven ______

   e. Twenty-three thousand forty-one dollars ______

   f. Three hundred forty-seven thousand five hundred eighty-nine

   ______

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #3--ROUNDING

1. Round to the nearest ten.

   a. 35 =
   b. 326 =
   c. 468 =
   d. 9630 =
   e. 475 =
   f. 67,807 =
   g. 91,017 =
   h. 834 =
   i. 903 =
   j. 678,943 =

2. Round to the nearest hundred.

   a. 670 =
   b. 8920 =
   c. 4675 =
   d. 91,349 =
   e. 6793 =
   f. 68,924 =
   g. 893 =
   h. 4756 =
   i. 89,204 =
   j. 8910 =

3. Round to the nearest thousand.

   a. 6789 =
   b. 46,572 =
   c. 693,420 =
   d. 67,900 =
   e. 86,740 =
   f. 89,002 =
   g. 6734 =
   h. 56,099 =
   i. 86,743 =
   j. 91,900 =

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #4–ADDITION

PART A

Add the following columns involving whole numbers.

1.	2.	3.	4.
16	96	17	34
94	14	21	25
71	53	72	51
39	57	45	18
65	12	21	61
15	68	24	11

5.	6.	7.	8.
56	51	36	79
24	27	74	24
75	42	69	15
35	23	41	95
72	14	28	77
38	33	16	39

9.	10.	11.	12.
35	12	33	83
12	65	12	27
63	33	65	12
18	14	67	65
31	83	43	33
61	13	19	67
45	82	91	43
12	64	23	15
23	14	67	85

ASSIGNMENT SHEET #4

13.
17
83
10
62
17
31
81
29
15

14.
25
13
72
81
18
11
72
25
13

15.
76
34
12
98
39
71
15
81
14

16.
45
65
26
84
12
64
34
83
27

17.
$18.09
.78
4.46
12.26
.93
.07
17.99
1.24
8.92
15.55

18.
$10.10
1.21
15.57
7.75
.09
30.01
9.96
18.72
12.48
8.93

19.
$ 1.75
16.29
1.25
75.03
8.42
.94
16.05
.59
8.27
13.03

20.
$17.26
9.04
40.76
.39
.68
1.39
11.18
18.11
2.79
10.06

21.
$12.37
1.56
42.83
9.03
.72
8.12
28.11
5.39
.07
13.60

22.
$ 1.27
10.48
15.09
3.23
.35
9.26
1.84
7.78
19.72
12.29

ASSIGNMENT SHEET #4

23.
$32.46
.74
1.26
16.27
3.45
11.92
4.12
.93
3.17
19.18

24.
$ 6.05
13.12
.19
1.98
.46
.84
15.13
17.49
8.27
18.03

PART B

Complete the following problems, using horizontal and vertical addition:

1.

10 + 2 + 4 + 6 + 9 + 8 = ______
6 + 9 + 6 + 4 + 1 + 3 = ______
9 + 3 + 8 + 7 + 4 + 9 = ______
7 + 9 + 5 +10 + 5 + 5 = ______
10 + 4 + 8 + 7 + 6 + 9 = ______

___ + ___ + ___ + ___ + ___ + ___ = ______

2.

3 + 7 + 6 + 5 + 2 + 6 = ______
2 +10 + 9 + 4 + 8 + 9 = ______
7 + 8 + 5 + 6 + 5 + 3 = ______
12 + 4 + 9 + 8 +10 + 8 = ______
9 + 8 + 7 + 3 + 3 + 2 = ______

___ + ___ + ___ + ___ + ___ + ___ = ______

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #5--SUBTRACTION

Solve the following problems involving subtraction of whole numbers.

1. $\begin{array}{r} 75 \\ \underline{-56} \end{array}$

2. $\begin{array}{r} 84 \\ \underline{-57} \end{array}$

3. $\begin{array}{r} 4635 \\ \underline{-3187} \end{array}$

4. $\begin{array}{r} 4178 \\ \underline{-1539} \end{array}$

5. $\begin{array}{r} 218 \\ \underline{-119} \end{array}$

6. $\begin{array}{r} 983 \\ \underline{-656} \end{array}$

7. $\begin{array}{r} 771 \\ \underline{-289} \end{array}$

8. $\begin{array}{r} 53 \\ \underline{-39} \end{array}$

9. $\begin{array}{r} 74 \\ \underline{-26} \end{array}$

10. $\begin{array}{r} 62 \\ \underline{-29} \end{array}$

11. $\begin{array}{r} 77 \\ \underline{-39} \end{array}$

12. $\begin{array}{r} 123 \\ \underline{-67} \end{array}$

ASSIGNMENT SHEET #5

13. $\begin{array}{r} 111 \\ \underline{-79} \end{array}$

14. $\begin{array}{r} 204 \\ \underline{-78} \end{array}$

15. $\begin{array}{r} 356 \\ \underline{-178} \end{array}$

16. $\begin{array}{r} 378 \\ \underline{-179} \end{array}$

17. $\begin{array}{r} 4890 \\ \underline{-362} \end{array}$

18. $\begin{array}{r} 365 \\ \underline{-209} \end{array}$

19. $\begin{array}{r} 6720 \\ \underline{-4890} \end{array}$

20. $\begin{array}{r} 7650 \\ \underline{-2312} \end{array}$

21. $\begin{array}{r} \$4815 \\ \underline{-3927} \end{array}$

22. $\begin{array}{r} \$51{,}425 \\ \underline{-50{,}535} \end{array}$

23. $\begin{array}{r} \$27{,}312 \\ \underline{-25{,}497} \end{array}$

24. $\begin{array}{r} \$19{,}621 \\ \underline{-18{,}146} \end{array}$

25. $\begin{array}{r} \$6783 \\ \underline{-2499} \end{array}$

26. $\begin{array}{r} \$577 \\ \underline{-199} \end{array}$

27. $\begin{array}{r} \$30{,}020 \\ \underline{-9{,}999} \end{array}$

28. $\begin{array}{r} \$75{,}892 \\ \underline{-3{,}475} \end{array}$

29. $\begin{array}{r} \$167{,}890 \\ \underline{-98{,}002} \end{array}$

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #6–MULTIPLICATION

Solve the following problems involving multiplication of whole numbers.

1. $\begin{array}{r} 3245 \\ \underline{\quad 6} \end{array}$

2. $\begin{array}{r} 1203 \\ \underline{\quad 3} \end{array}$

3. $\begin{array}{r} 2421 \\ \underline{\quad 4} \end{array}$

4. $\begin{array}{r} 5103 \\ \underline{\quad 5} \end{array}$

5. $\begin{array}{r} 4356 \\ \underline{\quad 7} \end{array}$

6. $\begin{array}{r} 481 \\ \underline{\quad 7} \end{array}$

7. $\begin{array}{r} 3758 \\ \underline{\quad 6} \end{array}$

8. $\begin{array}{r} 4256 \\ \underline{\quad 4} \end{array}$

9. $\begin{array}{r} 908 \\ \underline{\quad 6} \end{array}$

10. $\begin{array}{r} 3497 \\ \underline{\quad 9} \end{array}$

11. $\begin{array}{r} 56 \\ \underline{54} \end{array}$

12. $\begin{array}{r} 43 \\ \underline{79} \end{array}$

13. $\begin{array}{r} 62 \\ \underline{92} \end{array}$

14. $\begin{array}{r} 67 \\ \underline{85} \end{array}$

15. $\begin{array}{r} 79 \\ \underline{29} \end{array}$

16. $\begin{array}{r} 89 \\ \underline{45} \end{array}$

17. $\begin{array}{r} 79 \\ \underline{86} \end{array}$

18. $\begin{array}{r} 86 \\ \underline{68} \end{array}$

ASSIGNMENT SHEET #6

19. $\begin{array}{r}89\\ \underline{59}\end{array}$

20. $\begin{array}{r}76\\ \underline{36}\end{array}$

21. $\begin{array}{r}57\\ \underline{73}\end{array}$

22. $\begin{array}{r}43\\ \underline{98}\end{array}$

23. $\begin{array}{r}892\\ \underline{864}\end{array}$

24. $\begin{array}{r}719\\ \underline{396}\end{array}$

25. $\begin{array}{r}728\\ \underline{830}\end{array}$

26. $\begin{array}{r}654\\ \underline{951}\end{array}$

27. $\begin{array}{r}913\\ \underline{537}\end{array}$

28. $\begin{array}{r}825\\ \underline{619}\end{array}$

29. $\begin{array}{r}586\\ \underline{741}\end{array}$

30. $\begin{array}{r}483\\ \underline{921}\end{array}$

31. $\begin{array}{r}375\\ \underline{381}\end{array}$

32. $\begin{array}{r}483\\ \underline{926}\end{array}$

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #7--DIVISION

Solve the following problems involving division of whole numbers.

1. $7\overline{)49}$
2. $3\overline{)813}$
3. $4\overline{)48}$
4. $3\overline{)750}$
5. $5\overline{)830}$
6. $2\overline{)6704}$
7. $3\overline{)1206}$
8. $9\overline{)279}$
9. $29\overline{)8507}$
10. $62\overline{)7739}$
11. $28\overline{)5212}$
12. $34\overline{)5950}$
13. $17\overline{)8364}$
14. $71\overline{)18{,}318}$
15. $43\overline{)10{,}965}$
16. $56\overline{)7616}$
17. $92\overline{)30{,}084}$
18. $27\overline{)26{,}679}$

ASSIGNMENT SHEET #7

19. $7\overline{)4228}$

20. $15\overline{)24{,}090}$

21. $15\overline{)\ 4530}$

22. $52\overline{)260}$

23. $13\overline{)91{,}169}$

24. $34\overline{)17{,}238}$

25. $36\overline{)10{,}080}$

26. $17\overline{)53{,}040}$

27. $321\overline{)110{,}424}$

28. $417\overline{)12{,}093}$

29. $558\overline{)65{,}844}$

30. $713\overline{)161{,}149}$

31. $308\overline{)165{,}432}$

WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #8--VERTICAL AND HORIZONTAL ADDITION

On many occasions in business, groups of numbers must be added both horizontally and vertically. An excellent means of proving the accuracy of such addition is to verify that the grand total of the sums of the vertical columns equals the total of the sums of the horizontal rows. A single error at any point, of course, makes this equality impossible.

Add vertically and horizontally the following whole numbers. Be particularly careful to add ones to ones, tens to tens, and so on.

PART 1

375	24	8	326	493	7	62	a.
47	45	549	9	381	74	874	b.
682	394	27	7	742	88	68	c.
3	27	684	548	29	926	29	d.
927	6	57	9	574	54	385	e.
63	983	8	28	689	72	7	f.
g.	h.	i.	j.	k.	l.	m.	n.

ASSIGNMENT SHEET #8

PART 2

CASH RECEIPTS													
Route Number	Mon.		Tues.		Wed.		Thurs.		Fri.		Weekly Total		
1	45	11	50	19	19	72	40	44	70	12			a.
2	53	10	40	12	32	19	60	12	79	42			b.
3	39	12	50	26	30	91	87	21	67	63			c.
4	42	40	24	04	36	40	89	42	96	19			d.
5	38	67	36	60	43	90	77	09	86	41			e.
6	29	05	47	29	40	41	87	90	91	11			f.
7	30	17	37	02	40	04	97	82	97	36			g.
8	51	42	49	11	48	19	98	64	92	42			h.
9	19	09	38	05	49	71	89	46	68	50			i.
10	35	04	60	51	30	65	74	11	72	76			j.
11	28	29	37	10	49	11	79	32	84	62			k.
12	32	22	43	32	50	09	84	47	93	99			l.
13	29	40	32	34	56	14	91	10	92	84			m.
14	41	13	23	40	48	39	88	05	85	01			n.
Daily Total													
	o.		p.		q.		r.		s.		t.		

ASSIGNMENT SHEET #8

PART 3

7	8	5	6	9	4	7	a.
4	9	2	5	8	6	3	b.
9	4	6	7	2	5	8	c.
3	8	4	3	6	7	4	d.
6	3	9	2	5	8	9	e.
8	5	3	9	3	9	5	f.
5	2	8	4	7	3	6	g.
2	6	7	8	4	2	4	h.
i.	j.	k.	l.	m.	n.	o.	p.

PART 4

5	9	4	3	8	2	8	a.
2	8	7	4	6	5	3	b.
7	4	9	6	8	2	5	c.
6	7	3	2	7	8	9	d.
3	2	5	7	5	6	7	e.
8	5	8	5	9	7	4	f.
4	6	2	8	4	9	6	g.
9	8	6	9	7	6	8	h.
i.	j.	k.	l.	m.	n.	o.	p.

ASSIGNMENT SHEET #8

PART 5

Some business organizations offer their sales people bonuses, usually in the form of extra cash commissions, on all sales exceeding set amounts.

Four sales people earned bonuses for additional sales as shown below. Find the total bonuses paid by the firm during each month, the total bonus earned by each salesperson during the year, and the grand total of bonuses paid during the year.

MONTH	Jones		Brown		Smith		White		TOTAL	
Jan.	54	16	78	26	85	42	38	46		a.
Feb.	38	29	71	74	80	26	35	27		b.
Mar.	55	22	76	49	86	34	40	22		c.
Apr.	83	12	86	40	84	26	41	24		d.
May	50	82	73	21	79	47	37	69		e.
June	125	78	137	60	112	30	51	37		f.
July	39	84	70	24	76	40	35	12		g.
Aug.	32	26	36	54	72	37	30	26		h.
Sept.	47	59	69	25	79	26	30	48		i.
Oct.	57	26	79	40	87	47	39	12		j.
Nov.	52	47	81	25	88	37	40	46		k.
Dec.	141	75	168	47	155	22	75	29		l.
TOTAL										
	m.		n.		o.		p.		q.	

WHOLE NUMBERS
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

a. 6
b. 7
c. 4
d. 1
e. 1
f. 8
g. 10
h. 9
i. 2
j. 5
k. 11
l. 3

Assignment Sheet #2

1. a. Hundred thousands
   b. Ten thousands
   c. Thousands
   d. Hundreds
   e. Tens
   f. Ones or units
2. a. 102
   b. 347
   c. $36.00
   d. 5,411
   e. $23,041.00
   f. 347,589

Assignment Sheet #3

1. a. 40
   b. 330
   c. 470

d. 9630
e. 480
f. 67,810
g. 91,020
h. 830
i. 900
j. 678,940

2. a. 700
    b. 8900
    c. 4700
    d. 91,300
    e. 6800
    f. 68,900
    g. 900
    h. 4800
    i. 89,200
    j. 8900

3. a. 7000
    b. 47,000
    c. 693,000
    d. 68,000
    e. 87,000
    f. 89,000
    g. 7000
    h. 56,000
    i. 87,000
    j. 92,000

Assignment Sheet #4

PART A

1. 300
2. 300
3. 200
4. 200
5. 300
6. 190
7. 264
8. 329
9. 300
10. 380
11. 420
12. 430
13. 345
14. 330
15. 440
16. 440
17. $80.29
18. $114.82
19. $141.62
20. $111.66
21. $121.80
22. $81.31
23. $93.50
24. $81.56

PART B

1. 193
2. 188

Assignment Sheet #5

1. 19
2. 27
3. 1,448
4. 2,639
5. 99
6. 327
7. 482
8. 14
9. 48
10. 33
11. 38
12. 56
13. 32
14. 126
15. 178
16. 199
17. 4,528
18. 156
19. 1,830
20. 5,338
21. $888
22. $890
23. $1,815
24. $1,475
25. $4,284
26. $378
27. $20,021
28. $72,417
29. $69,888

Assignment Sheet #6

1. 19,470
2. 3,609
3. 9,684
4. 25,515
5. 30,492
6. 3,367
7. 22,548
8. 17,024
9. 5,448
10. 31,473
11. 3,024
12. 3,397
13. 5,704
14. 5,695
15. 2,291
16. 4,005
17. 6,794
18. 5,848
19. 5,251
20. 2,736
21. 4,161
22. 4,214
23. 770,688
24. 284,724
25. 604,240
26. 621,954
27. 490,281
28. 510,675
29. 434,226
30. 444,843
31. 142,875
32. 447,258

Assignment Sheet #7

1. 7
2. 271
3. 12
4. 250
5. 166
6. 3,352
7. 402
8. 31
9. 293 R 10

10. 124 R 51
11. 186 R 4
12. 175
13. 492
14. 258
15. 255
16. 136
17. 327
18. 988 R 3
19. 604
20. 1606
21. 302
22. 5
23. 7013
24. 507
25. 280
26. 3120
27. 344
28. 29
29. 118
30. 226 R 11
31. 537 R 36

Assignment Sheet #8

PART 1

a. 1295
b. 1979
c. 2008
d. 2246
e. 2012
f. 1850
g. 2097
h. 1479
i. 1333
j. 927
k. 2908
l. 1221
m. 1425
n. 11,390

PART 2

a. 225.58
b. 264.95
c. 275.13
d. 288.45
e. 282.67
f. 295.76
g. 302.41
h. 339.78
i. 264.81
j. 273.07
k. 278.44
l. 304.09
m. 301.82
n. 285.98
o. 514.21
p. 569.35
q. 575.85
r. 1145.15
s. 1178.38
t. 3982.94

PART 3

a. 46
b. 37
c. 41
d. 35
e. 42
f. 42
g. 35
h. 33
i. 44
j. 45
k. 44
l. 44
m. 44
n. 44
o. 46
p. 311

PART 4

a. 39
b. 35
c. 41
d. 42
e. 35
f. 46
g. 39
h. 53
i. 44
j. 49
k. 44
l. 44
m. 54
n. 45
o. 50
p. 330

PART 5

a. 256.30
b. 225.56
c. 258.27
d. 295.02
e. 241.19
f. 427.05
g. 221.60
h. 171.43
i. 226.58
j. 263.25
k. 262.55
l. 540.73
m. 778.56
n. 1028.85
o. 1087.14
p. 494.98
q. 3389.53

WHOLE NUMBERS
UNIT I

TEST

NAME ______________________________ SCORE ____________

1. Match the terms on the right to the correct definitions on the left. Place the appropriate numbers in the blanks.

_____a. Any one of the ten symbols, 0 to 9, by which all numbers may be expressed

_____b. Numbers that are added together

_____c. Number that is left over when division is completed

_____d. Number to be divided

_____e. Answer to a division problem

_____f. Answer to a subtraction problem

_____g. Number from which another number is being subtracted

_____h. Answer to an addition problem

_____i. Number by which you divide

_____j. Answer to a multiplication problem

_____k. Number which is being subtracted from another number

_____l. Numbers that are multiplied

1. Factors
2. Remainder
3. Sum or total
4. Difference
5. Divisor
6. Minuend
7. Subtrahend
8. Product
9. Dividend
10. Quotient
11. Addends
12. Digit

2. Name the place values in the number 602,412.

a. 6--______________________________

b. 0--______________________________

c. 2--______________________________

d. 4--______________________________

e. 1--______________________________

f. 2--______________________________

3. Round the following numbers.

a. 146 to the nearest hundred ____________________

b. 148,251 to the nearest ten ____________________

c. 7962 to the nearest thousand ____________________

d. 485 to the nearest hundred ____________________

e. 12,421 to the nearest thousand ____________________

4. Solve the following problems involving addition of whole numbers.

a.
367
2140
+ 672

b.
39,670
234
+ 6,790

c. 5 + 8 + 5 + 2 + 3 =

d. 112 + 217 + 333 + 165 + 141 + 332 =

5. Solve the following problems involving subtraction of whole numbers.

a.
3526
- 908

b.
36,489
- 20,892

c.
115
- 79

d.
2147
- 1448

e.
271
- 254

f.
341
- 296

6. Solve the following problems involving multiplication of whole numbers.

a. $\begin{array}{r}375\\ \times\ 23\\ \hline\end{array}$ b. $\begin{array}{r}6248\\ \times\ 324\\ \hline\end{array}$ c. $\begin{array}{r}100\\ \times\ 87\\ \hline\end{array}$

d. $\begin{array}{r}10\\ \times\ 8\\ \hline\end{array}$ e. $\begin{array}{r}25\\ \times\ 25\\ \hline\end{array}$ f. $\begin{array}{r}19\\ \times\ 20\\ \hline\end{array}$

7. Solve the following problems involving division of whole numbers.

a. $29\overline{)609}$ b. $32\overline{)6892}$ c. $6\overline{)60}$

d. $4\overline{)5424}$ e. $30\overline{)3604}$ f. $23\overline{)161}$

8. Solve vertical and horizontal addition problems.

(NOTE: If the above activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

WHOLE NUMBERS
UNIT I

ANSWERS TO TEST

1. a. 12
   b. 11
   c. 2
   d. 9
   e. 10
   f. 4
   g. 6
   h. 3
   i. 5
   j. 8
   k. 7
   l. 1

2. a. Hundred thousands
   b. Ten thousands
   c. Thousands
   d. Hundreds
   e. Tens
   f. Ones or units

3. a. 100
   b. 148,250
   c. 8000
   d. 500
   e. 12,000

4. a. 3179
   b. 46,694
   c. 23
   d. 1300

5. a. 2618
   b. 15,597
   c. 36

d. 699

e. 17

f. 45

6. a. 8625

b. 2,024,352

c. 8700

d. 80

e. 625

f. 380

7. a. 21

b. 215 R 12

c. 10

d. 1356

e. 120 R 4

f. 7

8. Evaluated to the satisfaction of the teacher-coordinator

DECIMALS
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to add, subtract, divide, and multiply decimals correctly, locating the decimal point in the answer. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define terms associated with decimals.
2. Write the place value of each digit in a numeral with six decimal places.
3. Round decimals to the nearest whole number, tenth, hundredth, and thousandth.
4. Add decimals, locating the decimal points in the sums or totals.
5. Subtract decimals, locating the decimal points in the differences.
6. Multiply decimals, locating the decimal points in the products.
7. Solve problems using 10, 100, or 1000 as a factor.
8. Divide decimals by decimals, locating the decimal points in the quotients.
9. Divide whole numbers by decimals, locating the decimal points in the quotients.
10. Solve problems using 10, 100, or 1000 as the divisor.

DECIMALS
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Provide student with objective sheet.

   B. Give pretest using objective sheet.

   C. Provide student with information and assignment sheets.

   D. Discuss unit and specific objectives.

   E. Discuss information and assignment sheets.

   F. Give test.

   G. Reteach if necessary.

   H. Test again until minimum standard is reached.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment sheets

      1. Assignment Sheet #1--Rounding Decimals

      2. Assignment Sheet #2--Adding Decimals

      3. Assignment Sheet #3--Subtracting Decimals

      4. Assignment Sheet #4--Multiplying Decimals

      5. Assignment Sheet #5--Dividing a Decimal by a Decimal

      6. Assignment Sheet #6--Dividing a Whole Number by a Decimal

      7. Assignment Sheet #7--Multiplying and Dividing by 10, 100, and 1000

   D. Answers to assignment sheets

   E. Test

   F. Answers to test

III. Unit references:

A. Nelson, Gilbert D.; Moore, Frank C.; Hamburger, Carl; and Becker, Phillip. *General Mathematics for the Shop*. Boston, Massachusetts: Houghton-Mifflin Company, 1951.

B. Brown, Walter C. *Basic Mathematics*. South Holland, Illinois: Goodheart-Willcox Company, 1968.

C. Gold, Marvin, and Carlberg, Robert E. *Modern Applied Mathematics*. Boston, Massachusetts: Houghton-Mifflin Company, 1971.

D. Brown, Kenneth E.; Sander, Daniel W.; and Simon, Leonard. *General Mathematics: Book I*. Dallas, Texas: Laidlaw Brothers, 1964.

E. Spann, Margaret. *Vocational Related Math*. rev. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1972.

DECIMALS
UNIT II

INFORMATION SHEET

I. Terms and definitions

A. Decimals--Special fractions whose denominators (bottom numbers of fractions) are numbers like 10, 100, 1000, or 10,000; not written as fractions but with the denominator shown by the position of a decimal point

Examples: 1/10 as a decimal = 0.1
6/100 as a decimal = 0.06
3/1000 as a decimal = 0.003

B. Caret (∧)--Mark made in writing to indicate place where something is to be inserted

II. Place value--In the number 0.487613

A. 4 means 4 tenths

B. 8 means 8 hundredths

C. 7 means 7 thousandths

D. 6 means 6 ten-thousandths

E. 1 means 1 hundred-thousandth

F. 3 means 3 millionths

Example:

		Tenths	Hundredths	Thousandths	Ten-thousandths	Hundred-thousandths	Millionths
0	.	9	2	7	1	0	5

III. Rounding a decimal to a given place (Assignment Sheet #1)

A. Consider the digit in the place immediately to the right of the given place

B. If the digit in the place to the right of the given place is less than 5, drop it and leave the other digits unchanged

INFORMATION SHEET

C. If the digit in the place to the right of the given place is 5 or greater, drop it but increase the preceding digit by 1

Examples:
5.6 rounded to nearest whole number would be 6
0.52 rounded to nearest tenth would be 0.5
0.377 rounded to nearest hundredth would be 0.38
0.7456 rounded to nearest thousandth would be 0.746

IV. Adding decimals (Assignment Sheet #2)

A. Write the given numbers in a column with the decimal points directly under each other

B. Add each column of numbers the same as for regular whole numbers

C. Locate the decimal point in the answer by placing it directly under the above decimal points

Example: Add 27.935 to 7.7

$$\begin{array}{r} 27.935 \\ +\ 7.700 \\ \hline 35.635 \end{array}$$

(NOTE: Zeros can be added so each number has the same amount of decimal places.)

V. Subtracting decimals (Assignment Sheet #3)

A. Write the given numbers so that the decimal points are directly under each other

(NOTE: Whole numbers, such as 7 or 27, have understood decimal points, such as 7.00 or 27.00.)

B. Subtract each column of numbers the same as for regular whole numbers

C. Locate the decimal point in the answer (difference) by placing it under the above decimal points

Example: Subtract 7.7 from 27.935

$$\begin{array}{r} 27.935 \\ -\ 7.700 \\ \hline 20.235 \end{array}$$

INFORMATION SHEET

VI. Multiplying decimals (Assignment Sheet #4)

A. Multiply the same as with whole numbers

(NOTE: In writing the multiplication problems, the decimal points do not have to be in columns.)

B. Total the number of decimal places to the right of the decimal point in the factors being multiplied

C. Locate the decimal point by starting at the extreme right digit in the answer and counting off as many places to the left as the total of step B indicates

Examples: Multiply 27.935 by 7.07

27.935	3 places
x 7.07	2 places
195545	
1955450	
197.50045	5 places

Multiply 2.31 by 0.041

2.31	2 places
x 0.014	3 places
924	
231	
0.03234	5 places

(NOTE: The zero was added to provide the fifth place as needed.)

VII. Multiplying by 10, 100, or 1000 (Assignment Sheet #7)

A. Multiplying by 10--Move the decimal point one place to the right

Example: 1.45 x 10 = 14.5

B. Multiplying by 100--Move the decimal point two places to the right

Example: 1.45 x 100 = 145

C. Multiplying by 1000--Move the decimal point three places to the right

Example: 1.45 x 1000 = 1450

(NOTE: A zero had to be added to get the third place.)

INFORMATION SHEET

VIII. Dividing a decimal by a decimal (Assignment Sheet #5)

A. Count the number of digits to the right of the decimal point in the divisor

B. Place a caret at the end of the number

C. Count as many digits to the right of the decimal point in the dividend as you counted in the divisor

D. Place a caret after the last digit you count

(NOTE: You may need to put some zeros in the dividend to the right of the last digit.)

E. Place the decimal point in the quotient directly above the caret in the dividend

F. Divide the same as with whole numbers

G. Check by multiplying the quotient and the divisor, adding the remainder, if any, to the product

Examples:

$$\begin{array}{r} 0.5 \\ 0.5\overline{)0.2_{\wedge}5} \end{array} \qquad \text{Check} \quad \begin{array}{r} 0.5 \\ \times\ 0.5 \\ \hline 0.25 \end{array}$$

$$\begin{array}{r} 5. \\ 0.05\overline{)0.25_{\wedge}} \end{array} \qquad \text{Check} \quad \begin{array}{r} 0.05 \\ \times\ \ 5 \\ \hline 0.25 \end{array}$$

$$0.005\overline{)0.25} \text{ becomes } \begin{array}{r} 50. \\ 0.005\overline{)0.250_{\wedge}} \end{array} \qquad \text{Check} \quad \begin{array}{r} 0.005 \\ \times\ \ 50 \\ \hline 0.250 \end{array} \text{ or } 0.25$$

IX. Dividing a whole number by a decimal (Assignment Sheet #6)

A. Place a decimal point in the dividend at the right side of the number

B. Count the number of digits to the right of the decimal point in the divisor

C. Place a caret at the end of the number

D. Write as many zeros after the decimal point in the dividend as you counted places in the divisor

E. Place a caret after the last zero

F. Place a decimal point in the quotient directly above the caret in the dividend

INFORMATION SHEET

G. Divide as with whole numbers

(NOTE: Zeros may need to be added beyond the caret if the division does not come out even.)

H. Check by multiplying the divisor and quotient, adding the remainder, if any, to the product

Example: $0.03\overline{)9}$ becomes $0.03_{\wedge}\overset{300.}{\overline{)9.00_{\wedge}}}$ Check $\begin{array}{r} 300 \\ \times\ \underline{0.03} \\ 9.00 \end{array}$ or 9

X. Dividing by 10, 100, or 1000 (Assignment Sheet #7)

A. Dividing by 10--Move the decimal point one place to the left

Example: 14.5 ÷ 10 = 1.45

B. Dividing by 100--Move the decimal point two places to the left

Example: 14.5 ÷ 100 = 0.145

C. Dividing by 1000--Move the decimal point three places to the left

Example: 14.5 ÷ 1000 = 0.0145

(NOTE: A zero had to be added to get the third place.)

DECIMALS
UNIT II

ASSIGNMENT SHEET #1--ROUNDING DECIMALS

1. Round the following decimals to the nearest whole number.
   - a. 3.7 =
   - b. 1.4 =
   - c. 2.57 =
   - d. 2.508 =
   - e. 9.3451 =
2. Round the following decimals to the nearest tenth.
   - a. 5.51 =
   - b. 6.07 =
   - c. 7.19 =
   - d. 8.359 =
   - e. 22.4731 =
3. Round the following decimals to the nearest hundredth.
   - a. 0.189 =
   - b. 20.356 =
   - c. 17.752 =
   - d. 6.346 =
   - e. 0.4765 =
4. Round the following decimals to the nearest thousandth.
   - a. 12.8154 =
   - b. 0.1577 =
   - c. 22.6332 =
   - d. 8.6917 =
   - e. 0.1893 =

DECIMALS
UNIT II

ASSIGNMENT SHEET #2--ADDING DECIMALS

Add each column of numbers, carrying when necessary. Place a decimal point in the sum directly under the above decimal points.

Examples:

$$\begin{array}{r} 0.26 \\ +\ 0.168 \\ \hline 0.428 \end{array} \qquad \begin{array}{r} 4.607 \\ +\ 0.408 \\ \hline 5.015 \end{array}$$

1. $$\begin{array}{r} 0.024 \\ +\ 0.165 \\ \hline \end{array}$$

2. $$\begin{array}{r} 0.873 \\ +\ 0.199 \\ \hline \end{array}$$

3. $$\begin{array}{r} 4.6 \\ +\ 4.62 \\ \hline \end{array}$$

4. $$\begin{array}{r} 0.0003 \\ +\ 0.0099 \\ \hline \end{array}$$

5. $$\begin{array}{r} 195.7 \\ 83 \\ +\ 9.006 \\ \hline \end{array}$$

6. $$\begin{array}{r} 21.5 \\ 18.9 \\ +\ 32.8 \\ \hline \end{array}$$

7. $$\begin{array}{r} 1986.45 \\ 312.45 \\ +\ 1000.98 \\ \hline \end{array}$$

8. $$\begin{array}{r} 4.612 \\ 0.958 \\ +\ 0.885 \\ \hline \end{array}$$

9. $$\begin{array}{r} 4937.23 \\ 4980.47 \\ 10234.97 \\ +\ 9872.54 \\ \hline \end{array}$$

10. $$\begin{array}{r} 0.52802 \\ 0.34007 \\ 0.00321 \\ +\ 0.00009 \\ \hline \end{array}$$

DECIMALS
UNIT II

ASSIGNMENT SHEET #3--SUBTRACTING DECIMALS

Rewrite these problems in column form. Subtract and check your work.

1. 868.87 - 516.89 =

2. 567 - 19.856 =

3. 198 - 56.987 =

4. 567.94 - 59.78 =

5. $815.23 - $65.98 =

6. 0.00754 - 0.00093 =

ASSIGNMENT SHEET #3

7. 20.32 - 0.84 =

8. 930 - 17.45 =

9. 0.034 - 0.034 =

10. 1 - 0.9999 =

DECIMALS
UNIT II

ASSIGNMENT SHEET #4--MULTIPLYING DECIMALS

Rewrite in column form and multiply these problems. Locate the decimal point in the product.

1. 2.64 x 3.1 =

2. 120 x 0.33 =

3. 2.25 x 0.51 =

4. 35 x 8.5 =

5. 60.1 x 8.2 =

6. 21.6 x 0.3 =

ASSIGNMENT SHEET #4

7. 9.06 x 4.3 =

8. 10.52 x 0.54 =

9. 574 x 0.34 =

10. 0.043 x 2.4 =

DECIMALS
UNIT II

ASSIGNMENT SHEET #5--DIVIDING A DECIMAL BY A DECIMAL

Divide the following problems. Show your work. Check your answers.

1. $0.5\overline{)4.5}$

2. $0.4\overline{)4.96}$

3. $0.6\overline{)19.8}$

4. $0.07\overline{)10.71}$

5. $0.15\overline{)0.225}$

6. $1.7608 \div 0.0062 =$

ASSIGNMENT SHEET #5

7. $0.48 \div 0.6 =$

8. $0.25 \overline{)0.125}$

9. $0.9 \div 0.003 =$

10. $2.9 \div 1.16 =$

DECIMALS
UNIT II

ASSIGNMENT SHEET #6--DIVIDING A WHOLE NUMBER BY A DECIMAL

Solve and check these problems. Show your work.

1. $0.3\overline{)75}$

2. $108 \div 0.09 =$

3. $84 \div 0.007 =$

4. $459 \div 2.7 =$

5. $0.16\overline{)64}$

6. $125 \div 0.25 =$

ASSIGNMENT SHEET #6

7. $8.5\overline{)34}$

8. $6 \div 0.12 =$

9. $0.029\overline{)406}$

10. $0.09\overline{)8433}$

DECIMALS
UNIT II

ASSIGNMENT SHEET #7--MULTIPLYING AND DIVIDING BY 10, 100, AND 1000

PART A

Multiply these problems.

1. 287 x 100

2. 0.0351 x 10

3. 30.99 x 100

4. 4.45 x 1000

5. 64.8 x 10

6. 0.3967 x 100

7. 37.8 x 100

8. 0.0064 x 1000

9. 0.3684 x 10

10. 0.0064 x 10

11. 69.239 x 100 =

ASSIGNMENT SHEET #7

12. 5.766 x 1,000 =

13. 2,801 x 10 =

14. 8.16 x 100 =

15. 8.108 x 100 =

16. 0.892 x 10 =

17. 6.69 x 1,000 =

18. 47.3 x 100 =

ASSIGNMENT SHEET #7

19. $0.0957 \times 100 =$

20. $61.75 \times 10 =$

PART B

Divide these problems.

1. $287 \div 100 =$

2. $0.0351 \div 10 =$

3. $30.99 \div 100 =$

4. $4.45 \div 100 =$

5. $64.8 \div 10 =$

ASSIGNMENT SHEET #7

6. 0.3967 ÷ 100 =

DECIMALS
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. a. 4
    b. 1
    c. 3
    d. 3
    e. 9
2. a. 5.5
    b. 6.1
    c. 7.2
    d. 8.4
    e. 22.5
3. a. 0.19
    b. 20.36
    c. 17.75
    d. 6.35
    e. 0.48
4. a. 12.815
    b. 0.158
    c. 22.633
    d. 8.692
    e. 0.189

Assignment Sheet #2

1. 0.189
2. 1.072
3. 9.22

4. 0.0102
5. 287.706
6. 73.2
7. 3299.88
8. 6.455
9. 30025.21
10. 0.87139

Assignment Sheet #3

1. 351.98
2. 574.144
3. 141.013
4. 508.16
5. 749.25
6. 0.00661
7. 19.48
8. 912.55
9. 0
10. 0.0001

Assignment Sheet #4

1. 8.184
2. 39.60 or 39.6
3. 1.1475
4. 297.5
5. 492.82
6. 6.48
7. 38.958
8. 5.6808
9. 105.16
10. 0.1032

Assignment Sheet #5

1. 9
2. 12.4
3. 33
4. 153
5. 1.5
6. 284
7. 0.8
8. 0.5
9. 300
10. 2.5

Assignment Sheet #6

1.	250	6.	500
2.	1200	7.	4
3.	12,000	8.	50
4.	170	9.	14,000
5.	400	10.	93,700

Assignment Sheet #7

PART A

1.	28,700	11.	6,923.9
2.	0.351	12.	5,766
3.	3,099	13.	28,010
4.	4,450	14.	816
5.	648	15.	810.8
6.	39.67	16.	8.92
7.	3,780	17.	6,690
8.	6.4	18.	4,730
9.	3.684	19.	9.57
10.	0.064	20.	617.5

PART B

1.	2.87
2.	0.00351
3.	0.3099
4.	0.0445
5.	6.48
6.	0.003967

DECIMALS
UNIT II

TEST

NAME______________________________SCORE__________________

1. Define the following terms associated with decimals.

   a. Decimals--______________________________

   ____

   ____

   b. Caret (^)--______________________________

   ____

2. Write the place value of each of the digits in this number, 0.856132.

   a. 2 =______________________________

   b. 3 =______________________________

   c. 1 =______________________________

   d. 6 =______________________________

   e. 5 =______________________________

   f. 8 =______________________________

3. Round the following decimals to the nearest whole number, tenth, hundredth, or thousandth.

   a. Round to nearest whole number

      1) 75.63 =

      2) 8.79 =

      3) 3.1274 =

   b. Round to nearest tenth

      1) 25.37 =

      2) 43.333 =

      3) 7.787 =

c. Round to nearest hundredth

1) 63.634 =

2) 123.935 =

3) 3.476 =

d. Round to nearest thousandth

1) 21.3875 =

2) 0.6755 =

3) 0.5807 =

4. Add the following decimals, locating the decimal points in the sums or totals.

a. 2.6 + 4.7 =

b. 936 + 0.06 =

c. $\begin{array}{r} 9.0 \\ +\ 0.8 \\ \hline \end{array}$

d. $\begin{array}{r} 1.3 \\ +\ 98 \\ \hline \end{array}$

e. $\begin{array}{r} 92.070 \\ +\ 7.392 \\ \hline \end{array}$

5. Subtract the following decimals, locating the decimal points in the differences.

a. 18.03 - 9.2 =

b. 1.19 - 0.05 =

c. 0.39 - 0.25 =

d.
$$\begin{array}{r} 16.0 \\ -\ 1.5 \\ \hline \end{array}$$

e.
$$\begin{array}{r} 9.5 \\ -\ 7.6 \\ \hline \end{array}$$

6. Multiply the following decimals, locating the decimal points in the products.

a. 2.6 x 4.7 =

b. 936 x 0.06 =

c. 8.03 x 9.2 =

d. 0.119 x 0.05 =

e. 0.39 x 0.25 =

f.
$$\begin{array}{r} 0.8 \\ \underline{\times\ 9} \end{array}$$

g.
$$\begin{array}{r} 1.3 \\ \underline{\times\ 98} \end{array}$$

h.
$$\begin{array}{r} 92.07 \\ \underline{\times\ 7.392} \end{array}$$

i. 16 x 1.5 =

j. 9.5 x 0.76 =

7. Solve the following problems using 10, 100, or 1000 as a factor.

   a. $8.76 \times 100 =$

   b. $0.0816 \times 1000 =$

   c. $68.4 \times 10 =$

8. Divide decimals by decimals, locating the decimal points in the quotients.

   a. $0.4\overline{)5.32}$

   b. $83.4 \div 0.6 =$

   c. $0.5\overline{)0.765}$

9. Divide whole numbers by decimals, locating the decimal points in the quotients.

   a. $0.2\overline{)24}$

   b. $54 \div 0.09 =$

   c. $0.007\overline{)63}$

10. Solve the following problems using 10, 100, or 1000 as the divisor.

    a. $8.76 \div 10 =$

    b. $0.0816 \div 1000 =$

    c. $68.4 \div 100 =$

DECIMALS
UNIT II

ANSWERS TO TEST

1. a. Decimals--Special fractions whose denominators (bottom numbers of fractions) are numbers like 10, 100, 1000, or 10,000; not written as fractions but with the denominator shown by the position of a decimal point

   b. Caret (^)--Mark made in writing to indicate place where something is to be inserted

2. a. Millionths

   b. Hundred-thousandths

   c. Ten-thousandths

   d. Thousandths

   e. Hundredths

   f. Tenths

3. a. 1) 76

      2) 9

      3) 3

   b. 1) 25.4

      2) 43.3

      3) 7.8

   c. 1) 63.63

      2) 123.94

      3) 3.48

   d. 1) 21.388

      2) 0.676

      3) 0.581

4. a. 7.3

   b. 936.06

c. 9.8

d. 99.3

e. 99.462

5. a. 8.83

b. 1.14

c. 0.14

d. 14.5

e. 1.9

6. a. 12.22

b. 56.16

c. 73.876

d. 0.00595

e. 0.0975

f. 7.2

g. 127.4

h. 680.58144

i. 24.0 or 24

j. 7.22

7. a. 876

b. 81.6

c. 684

8. a. 13.3

b. 139

c. 1.53

9. a. 120

b. 600

c. 9000

10. a. 0.876

    b. 0.0000816

    c. 0.684

FRACTIONS AND PERCENT
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be able to write fractions as decimals and percents, decimals as fractions and percents, and percents as fractions and decimals. The student should also be able to convert mixed numbers to improper fractions, improper fractions to mixed numbers or whole numbers, and whole or mixed numbers to fractions, decimals, and percents. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Identify the numerator and the denominator in a given fraction.
2. Distinguish between proper, improper, and mixed fractions.
3. Write different fractions which are equivalent to the number one.
4. Write different equivalent fractions for each of given fractions.
5. Write fractions as equivalent fractions with a given denominator.
6. Reduce fractions to lowest terms.
7. Write fractions as decimals and percents.
8. Write percents as fractions and decimals.
9. Write decimals as fractions and percents.
10. Convert mixed numbers to improper fractions.
11. Convert improper fractions to mixed numbers or whole numbers.
12. Convert whole or mixed numbers to fractions, decimals, and percents.

FRACTIONS AND PERCENT
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:
   - A. Give pretest using objective sheet.
   - B. Provide student with objective sheet.
   - C. Provide student with information and assignment sheets.
   - D. Discuss unit and specific objectives.
   - E. Discuss information and assignment sheets.
   - F. Demonstrate and discuss procedures outlined on the assignment sheets.
   - G. Team teach with a math teacher if necessary.
   - H. Give test.
   - I. Reteach if necessary.
   - J. Test again until minimum standard is reached.

II. Instructional materials:
   - A. Objective sheet
   - B. Information sheet
   - C. Assignment sheets
     1. Assignment Sheet #1--Parts of a Fraction
     2. Assignment Sheet #2--Types of Fractions
     3. Assignment Sheet #3--Equivalent Fractions
     4. Assignment Sheet #4--Reducing Fractions
     5. Assignment Sheet #5--Fractions as Decimals and Percents
     6. Assignment Sheet #6--Percents as Fractions and Decimals
     7. Assignment Sheet #7--Decimals as Fractions and Percents
     8. Assignment Sheet #8--Fraction Conversion
     9. Assignment Sheet #9--Whole or Mixed Numbers to Fractions, Decimals, and Percents

D. Answers to assignment sheets

E. Test

F. Answers to test

III. Unit references:

A. Olivo, C. Thomas, and Olivo, Thomas P. *Basic Mathematics Simplified.* Albany, New York: Delmar Publishers, 1972.

B. Spann, Margaret. *Vocational Related Math.* rev. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1972.

FRACTIONS AND PERCENT
UNIT III

INFORMATION SHEET

I. Parts of a fraction (Assignment Sheet #1)

A. Numerator--Top number

B. Fraction line--Indicates division

C. Denominator--Bottom number

Example:	3	Numerator
	—	Fraction line
	4	Denominator

II. Types of fractions (Assignment Sheet #2)

A. Proper--Numerator is smaller than the denominator

Example: 3/9 or 1/3

B. Improper--Numerator is larger than or equal to the denominator

Examples: 8/6, 7/7

C. Mixed--Contains a whole number and a fraction

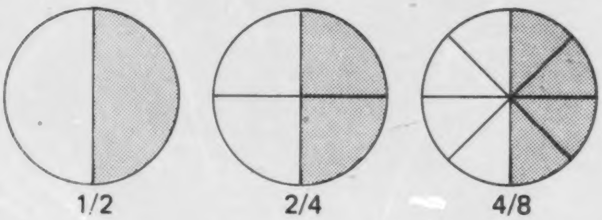
Examples: 9 1/2, 4 2/3, 1 7/8

III. Fractions which are equivalent to the number one--Fraction in which the numerator and denominator are the same (equal)

Examples: 4/4 = 1, 5/5 = 1, 25/25 = 1

IV. Equivalent fractions--Two or more fractions which look different and are read differently but mean the same part of the whole thing (Assignment Sheet #3)

Example:



(NOTE: All three circles have different names, but all three shaded areas are equal.)

INFORMATION SHEET

V. Equivalent fractions with a given denominator (Assignment Sheet #3)

A. Determine by what number the first denominator must be multiplied or divided to get the second denominator

B. Perform this same operation with the same number on the numerator

Examples: 1/4 = x/8; 4 x $\underline{2}$ = 8; 1 x $\underline{2}$ = 2; 1/4 = 2/8

12/15 = x/5; 15 ÷ $\underline{3}$ = 5; 12 ÷ $\underline{3}$ = 4; 12/15 = 4/5

VI. Reducing fractions--Divide the numerator and denominator by the same whole number (Assignment Sheet #4)

(NOTE: A fraction is in lowest terms if both the numerator and denominator cannot be divided by the same whole number, except one.)

Examples: 4/6 is not reduced to lowest terms because the numerator (4) and the denominator (6) can be divided by 2

4 ÷ 2 = 2
6 ÷ 2 = 3
4/6 = 2/3

2/3 is reduced because the numerator (2) and the denominator (3) cannot be divided by the same number, except 1

VII. Writing fractions as decimals and percents (Assignment Sheet #5)

A. Fractions as decimals--Divide the numerator by the denominator

Example: 5/8

$$\begin{array}{r} 0.625 \\ 8\overline{)5.000} \\ \underline{4\,8} \\ 20 \\ \underline{16} \\ 40 \\ \underline{40} \end{array}$$

B. Fractions as percents

1. Express the fraction in decimal form

2. Move the decimal point two places to the right

INFORMATION SHEET

3. Place the percent symbol (%) after the number

Example: 7/33

$$\begin{array}{r@{}l} & .2121 = 0.2121 = 21.21\% \\ 33 & \overline{)7.0000} \\ & \underline{6\,6} \\ & 40 \\ & \underline{33} \\ & 70 \\ & \underline{66} \\ & 40 \\ & \underline{33} \\ & 7 \end{array}$$

(NOTE: Percent means that some number is being compared to 100.)

VIII. Writing percents as fractions and decimals (Assignment Sheet #6)

A. Percents as fractions

1. Drop the percent symbol (%)

2. Place the number over 100

(NOTE: Reduce to simplest form.)

Examples: $38\% = \frac{38}{100} = \frac{19}{50}$

$33\ 1/3\% = \frac{33\ 1/3}{100} = \frac{100/3}{100} = 1/3$

B. Percents as decimals

1. Drop the percent symbol (%)

2. Move the decimal point two places to the left

Examples: 74% = 0.74

33 1/3% = 0.33 1/3%

IX. Writing decimals as fractions and percents (Assignment Sheet #7)

A. Decimals as fractions

1. If there is one decimal place, drop the decimal point and place the number over 10

Example: $0.4 = \frac{4}{10} = \frac{2}{5}$

INFORMATION SHEET

2. If there are two decimal places, drop the decimal point and place the number over 100

   Example: $0.75 = \frac{75}{100} = \frac{3}{4}$

3. If there are three decimal places, drop the decimal point and place the number over 1000

   Example: $0.375 = \frac{375}{1000} = \frac{3}{8}$

(NOTE: Do not forget to reduce to simplest form.)

B. Decimals as percents

1. Move the decimal point two places to the right

2. Place the percent symbol (%) after the number

Examples: 4 = 400%

0.37 = 37%

X. Converting mixed numbers to improper fractions--Multiply the denominator of the fraction by the whole number and add the numerator of the fraction (Assignment Sheet #8)

Examples: $4\ 3/5 = \frac{(5 \times 4) + 3}{5} = \frac{23}{5}$

$7\ 1/2 = \frac{(2 \times 7) + 1}{2} = \frac{15}{2}$

XI. Converting improper fractions to mixed numbers or whole numbers--Divide the denominator into the numerator and express the remainder as a fraction (Assignment Sheet #8)

Example: 9/7

$$\begin{array}{l} \quad 1 \\ 7\overline{)9} = 1\ 2/7 \\ \quad \underline{7} \\ \quad 2 \end{array}$$

(NOTE: If the denominator divides into the numerator evenly, then the answer is expressed as a whole number.)

Example: 9/3 = 3

INFORMATION SHEET

XII. Converting whole or mixed numbers to fractions, decimals, and percents (Assignment Sheet #9)

Mixed or Whole Number	Fraction	Decimal	Percent
12 1/2	1/8	0.125 or 0.12 1/2	12 1/2%
20	1/5	0.20 or 0.2	20%
25	1/4	0.25	25%
33 1/3	1/3	0.33 1/3	33 1/3%
37 1/2	3/8	0.375 or 0.37 1/2	37 1/2%
40	2/5	0.40 or 0.4	40%
50	1/2	0.50 or 0.5	50%
60	3/5	0.60 or 0.6	60%
62 1/2	5/8	0.625 or 0.62 1/2	62 1/2%
66 2/3	2/3	0.66 2/3	66 2/3%
75	3/4	0.75	75%
80	4/5	0.80 or 0.8	80%
87 1/2	7/8	0.875 or 0.87 1/2	87 1/2%
1	1	1.00 or 1	100%

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #1--PARTS OF A FRACTION

1. In the following fractions identify the numerator and denominator of each by filling in the blanks.

   a. In the fraction 5/7, the numerator is _____ and the denominator is _____.

   b. In the fraction 8/18, 8 is the __________ and 18 is the __________.

   c. In the fraction 1/3, what is the numerator? _____ denominator? _____

2. Write fractions which fit the following statements.

   a. A fraction with a denominator of 17 and a numerator of 10. __________

   b. A fraction with a numerator of 16 and a denominator of 37. __________

3. A man cuts a pie into 8 equal pieces and then eats 1 of the 8 pieces.

   a. Which number represents the numerator? ____________________

   b. Which number represents the denominator? ____________________

   c. What fractional part of the pie did the man eat? ________________

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #2--TYPES OF FRACTIONS

1. Classify the following numbers by placing "P" for proper fraction, "I" for improper fraction, or "M" for mixed number in the blanks to the left.

______a. 1/2

______b. 7/8

______c. 16/2

______d. 3 1/8

______e. 1/4

______f. 1/1

______g. 7/3

______h. 8 1/3

______i. 4/4

______j. 9 3/3

______k. 5 1/2

______l. 9/8

______m. 9/9

______n. 1/7

______o. 16 4/4

2. Use the indicated denominators and furnish numerators to complete the following problems.

a. Complete these to make proper fractions.

1) ______/8

2) ____/10

3) ______/7

4) ______/2

5) ____/30

b. Complete these to make improper fractions.

1) ______/3

2) ______/5

3) ______/6

4) ______/9

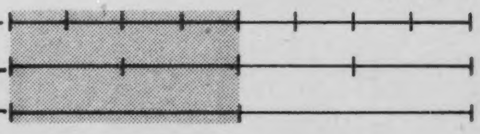
5) ______/4

FRACTIONS AND PERCENT
UNIT III

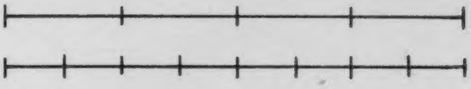
ASSIGNMENT SHEET #3--EQUIVALENT FRACTIONS

1. Illustrate each set of fractions.

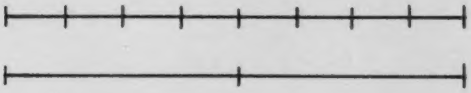
Example: 4/8, 2/4, 1/2



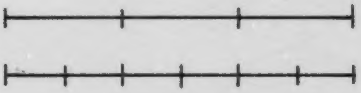
a. 1/4, 2/8



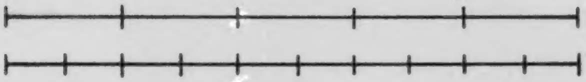
b. 4/8, 1/2



c. 1/3, 2/6



d. 2/5, 4/10



2. Change each of the following fractions to a new fraction with the indicated denominator.

Example: 1/5 = _____/25 1/5 x 5/5 = 5/25

a. 1/2 = _____/4

b. 3/5 = ____/25

c. 30/5 = ____/1

d. 4/4 = _____/1

e. 3/8 = ____/24

f. 33/36 = ____/12

g. 5/7 = _____/14

h. 15/24 = _____/8

i. 14/21 = _____/3

j. 10/11 = ____/121

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #4--REDUCING FRACTIONS

Reduce the following fractions to lowest terms.

1. 3/9 =
2. 8/24 =
3. 10/15 =
4. 15/25 =
5. 12/48 =
6. 9/24 =
7. 5/7 =
8. 2/4 =
9. 9/12 =
10. 50/100 =
11. 5/5 =
12. 8/12 =
13. 7/21 =
14. 4/8 =
15. 10/12 =
16. 26/52 =
17. 6/9 =
18. 13/39 =
19. 9/9 =
20. 12/16 =

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #5--FRACTIONS AS DECIMALS AND PERCENTS

1. Express each fraction as a decimal.
    a. 1/8 =
    b. 1/4 =
    c. 1/2 =
    d. 3/4 =
    e. 5/8 =
    f. 7/20 =
    g. 7/16 =
    h. 1/9 =
    i. 4/9 =
    j. 4/5 =
2. Express each fraction as a percent.
    a. 1/4 =
    b. 2/9 =
    c. 7/10 =
    d. 3/4 =
    e. 2/2 =
    f. 9/11 =
    g. 1/3 =
    h. 4/9 =
    i. 2/6 =
    j. 5/8 =

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #6--PERCENTS AS FRACTIONS AND DECIMALS

1. Express each percent as a fraction.

   a. 50% =

   b. 25% =

   c. 33 1/3% =

   d. 36% =

   e. 28% =

   f. 14 2/7% =

   g. 21% =

   h. 45% =

   i. 66 2/3% =

   j. 70% =

2. Express each percent as a decimal.

   a. 47% =

   b. 15% =

   c. 33.3% =

   d. 62% =

   e. 75% =

   f. 3% =

   g. 16.8% =

   h. 9% =

   i. 10% =

   j. 50% =

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #7--DECIMALS AS FRACTIONS AND PERCENTS

1. Express each decimal as a fraction. Reduce to lowest terms.

   a. 0.5 =

   b. 0.8 =

   c. 0.7 =

   d. 0.25 =

   e. 0.68 =

   f. 0.55 =

   g. 0.94 =

   h. 0.375 =

   i. 0.875 =

   j. 0.212 =

2. Express each decimal as a percent.

   a. 0.12 =

   b. 0.19 =

   c. 0.7 =

   d. 0.29 =

   e. 0.37 =

   f. 0.42 =

   g. 0.5 =

   h. 0.523 =

   i. 0.746 =

   j. 3.75 =

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #8--FRACTION CONVERSION

1. Convert each of the following mixed numbers to improper fractions. (Do not worry about reducing answers to lowest terms at this time.)

a. 3 1/4 =

b. 4 1/2 =

c. 7 1/3 =

d. 8 1/2 =

e. 6 2/3 =

f. 5 1/5 =

g. 4 2/3 =

h. 8 1/7 =

i. 9 1/5 =

j. 16 2/3 =

k. 2 1/2 =

l. 3 2/4 =

m. 7 3/4 =

n. 9 2/3 =

o. 5 2/3 =

p. 6 1/8 =

q. 3 3/4 =

r. 6 4/5 =

s. 4 1/3 =

t. 1 4/5 =

2. Convert each of the following improper fractions to mixed numbers. (Do not worry about reducing answers to lowest terms at this time.)

a. 16/5 =

b. 12/5 =

c. 17/3 =

d. 8/3 =

e. 9/2 =

f. 5/3 =

g. 7/2 =

h. 9/4 =

i. 17/16 =

j. 11/5 =

k. 19/13 =

l. 8/7 =

m. 75/32 =

n. 24/17 =

o. 13/9 =

p. 7/4 =

q. 9/6 =

r. 4/3 =

s. 15/4 =

t. 16/7 =

FRACTIONS AND PERCENT
UNIT III

ASSIGNMENT SHEET #9--WHOLE OR MIXED NUMBERS TO FRACTIONS, DECIMALS, AND PERCENTS

Fill in the blanks on the following chart.

	Mixed or Whole Number	Fraction	Decimal	Percent
1.	12 1/2			12 1/2%
2.		1/5		20%
3.	25			
4.	33 1/3	1/3		
5.		3/8	0.375 or 0.37 1/2	37 1/2%
6.		2/5		
7.		1/2	0.50 or 0.5	
8.	60			
9.		5/8	0.625 or 0.62 1/2	
10.		2/3		
11.	75			
12.		4/5		
13.				87 1/2%
14.				100%

FRACTIONS AND PERCENT
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

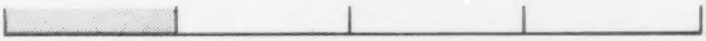
1. a. 5, 7
   b. Numerator, denominator
   c. 1, 3
2. a. 10/17
   b. 16/37
3. a. 1
   b. 8
   c. 1/8

Assignment Sheet #2

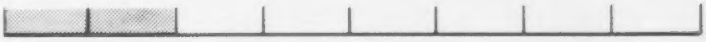
1. a. P
   b. P
   c. I
   d. M
   e. P
   f. I
   g. I
   h. M
   i. I
   j. M
   k. M
   l. I
   m. I
   n. P
   o. M
2. a. Answers will vary--Numerators must be smaller than given denominators
   b. Answers will vary--Numerators must be larger than or equal to denominators

Assignment Sheet #3

1. a. 1/4



2/8



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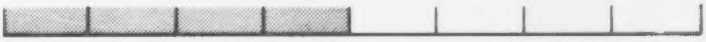

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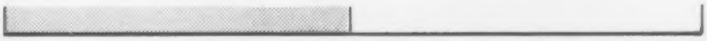
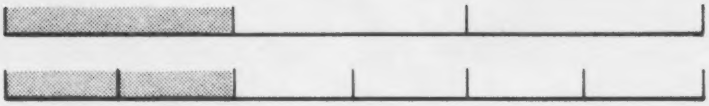


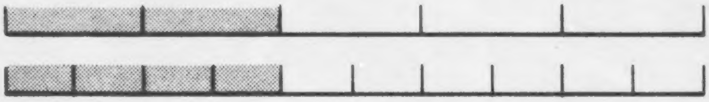
c. 1/3

2/6



d. 2/5

4/10



2. a. 2/4
   b. 15/25
   c. 6/1
   d. 1/1
   e. 9/24
   f. 11/12
   g. 10/14
   h. 5/8
   i. 2/3
   j. 110/121

Assignment Sheet #4

1. 1/3
2. 1/3
3. 2/3
4. 3/5
5. 1/4
6. 3/8
7. 5/7
8. 1/2
9. 3/4
10. 1/2
11. 1
12. 2/3
13. 1/3
14. 1/2
15. 5/6
16. 1/2
17. 2/3
18. 1/3
19. 1
20. 3/4

Assignment Sheet #5

1. a. 0.125
   b. 0.25
   c. 0.50 or 0.5
   d. 0.75
   e. 0.625
   f. 0.35
   g. 0.4375
   h. 0.111 (repeating decimal)
   i. 0.444 (repeating decimal)
   j. 0.80 or 0.8

2. a. 25%
   b. 22 2/9% or 22.22%
   c. 70%
   d. 75%
   e. 100%
   f. 81 9/11% or 81.81%
   g. 33 1/3% or 33.33%
   h. 44 4/9% or 44.44%
   i. 33 1/3% or 33.33%
   j. 62 1/2% or 62.5%

Assignment Sheet #6

1. a. 1/2
b. 1/4
c. 1/3
d. 9/25
e. 7/25
f. 1/7
g. 21/100
h. 9/20
i. 2/3
j. 7/10

2. a. 0.47
b. 0.15
c. 0.333
d. 0.62
e. 0.75
f. 0.03
g. 0.168
h. 0.09
i. 0.10 or 0.1
j. 0.50 or 0.5

Assignment Sheet #7

1. a. 1/2
b. 4/5
c. 7/10
d. 1/4
e. 17/25
f. 11/20
g. 47/50
h. 3/8
i. 7/8
j. 53/250

2. a. 12%
b. 19%
c. 70%
d. 29%
e. 37%
f. 42%
g. 50%
h. 52.3%
i. 74.6%
j. 375%

Assignment Sheet #8

1. a. 13/4
b. 9/2
c. 22/3
d. 17/2
e. 20/3
f. 26/5
g. 14/3
h. 57/7
i. 46/5
j. 50/3
k. 5/2
l. 14/4
m. 31/4
n. 29/3
o. 17/3
p. 49/8
q. 15/4
r. 34/5
s. 13/3
t. 9/5

2\.
- a. 3 1/5
- b. 2 2/5
- c. 5 2/3
- d. 2 2/3
- e. 4 1/2
- f. 1 2/3
- g. 3 1/2
- h. 2 1/4
- i. 1 1/16
- j. 2 1/5
- k. 1 6/13
- l. 1 1/7
- m. 2 11/32
- n. 1 7/17
- o. 1 4/9
- p. 1 3/4
- q. 1 3/6
- r. 1 1/3
- s. 3 3/4
- t. 2 2/7

Assignment Sheet #9

	Mixed or Whole Number	Fraction	Decimal	Percent
1.	________	1/8	0.125 or 0.12 1/2	________
2.	20	________	0.20 or 0.2	________
3.	________	1/4	0.25	25%
4.	________	________	0.33 1/3	33 1/3%
5.	37 1/2	________	________	________
6.	40	________	0.40 or 0.4	40%
7.	50	________	________	50%
8.	________	3/5	0.60 or 0.6	60%
9.	62 1/2	________	________	62 1/2%
10.	66 2/3	________	0.66 2/3	66 2/3%
11.	________	3/4	0.75	75%
12.	80	________	0.80 or 0.8	80%
13.	87 1/2	7/8	0.875 or 0.87 1/2	________
14.	1	1	1.00 or 1	________

FRACTIONS AND PERCENT
UNIT III

TEST

NAME ________________________ SCORE ____________

1. Identify the numerator and denominator in the fraction 4/7.

   a. 4--________________

   b. 7--________________

2. Distinguish between proper, improper, and mixed fractions by writing a "P" for proper, "I" for improper, or "M" for mixed.

_____a. 1/3	_____f. 10/25
_____b 7 1/5	_____g. 2/5
_____c. 9/9	_____h. 8 1/2
_____d. 16 1/3	_____i. 1/8
_____e. 8 2/5	_____j. 99/1

3. Write five different fractions which are equivalent to the number one.

   a. ________________

   b. ________________

   c. ________________

   d. ________________

   e. ________________

4. Write two different equivalent fractions for each of the given fractions.

   a. 1/5 = ____________________

   b. 4/8 = ____________________

   c. 2/3 = ____________________

   d. 4/5 = ____________________

   e. 3/8 = ____________________

5. Write each of the following equivalent fractions as indicated.

a. 2/3 = ______/27

b. 4/5 = ______/20

c. 1/8 = ______/24

d. 9/9 = _______/1

e. 16/20 = ____/10

6. Reduce the following fractions to lowest terms.

a. 4/6 = __________ f. 7/14 = __________

b. 4/10 = __________ g. 6/8 = __________

c. 2/2 = __________ h. 8/12 = __________

d. 8/12 = __________ i. 8/32 = __________

e. 3/9 = __________ j. 12/50 = __________

7. Write the following fractions as decimals and percents.

a. 1/3 = ______________________________

b. 2/3 = ______________________________

c. 3/25 = ______________________________

d. 7/9 = ______________________________

e. 7/16 = ______________________________

f. 1/8 = ______________________________

g. 2/7 = ______________________________

h. 1/5 = ______________________________

i. 5/6 = ______________________________

j. 2/10 = ______________________________

8. Write the following percents as fractions and decimals.

a. 8% = ______________________________

b. 12% = ______________________________

c. 19% = ______________________________

d. 22% = ______________________________

e. 29% = ______________________________

f. 32% = ____________________

g. 45% = ____________________

h. 72% = ____________________

i. 250% = ____________________

j. 100% = ____________________

9. Write the following decimals as fractions and percents.

a. 0.14 = ____________________

b. 0.25 = ____________________

c. 0.375 = ____________________

d. 0.46 = ____________________

e. 0.50 = ____________________

f. 0.66 = ____________________

g. 1.75 = ____________________

h. 3.8 = ____________________

i. 0.875 = ____________________

j. 1.875 = ____________________

10. Convert the following mixed numbers to improper fractions.

a. 3 1/2 = __________

b. 4 2/4 = __________

c. 3 6/9 = __________

d. 12 4/6 = __________

e. 13 13/39 = __________

11. Convert the following improper fractions to mixed numbers or whole numbers.

a. 13/2 = __________

b. 73/20 = __________

c. 12/5 = __________

d. 16/5 = __________

e. 91/13 = __________

12. Convert the following whole or mixed numbers to fractions, decimals, and percents.

Mixed or Whole Number	Fraction	Decimal	Percent
12 1/2			12 1/2%
25	1/4		
40	2/5	0.40 or 0.4	
66 2/3		66 2/3	
80			

FRACTIONS AND PERCENT
UNIT III

ANSWERS TO TEST

1. a. Numerator
   b. Denominator
2. a. P
   b. M
   c. I
   d. M
   e. M
   f. P
   g. P
   h. M
   i. P
   j. I
3. Answers will vary
4. Answers will vary
5. a. 18/27
   b. 16/20
   c. 3/24
   d. 1/1
   e. 8/10
6. a. 2/3
   b. 2/5
   c. 1
   d. 2/3
   e. 1/3
   f. 1/2
   g. 3/4
   h. 2/3
   i. 1/4
   j. 6/25
7. a. 0.33 (repeating decimal); 33 1/3% or 33.33%
   b. 0.666 (repeating decimal); 66 2/3% or 66.66%
   c. 0.12; 12%
   d. 0.777 (repeating decimal); 77 7/9% or 77.77%
   e. 0.4375; 43.75% or 43 3/4%
   f. 0.125; 12.5% or 12 1/2%

g. 0.2857; 28.57%
h. 0.20 or 0.2; 20%
i. 0.833 (repeating decimal); 83 1/3% or 83.33%
j. 0.20 or 0.2; 20%

8. a. 2/25; 0.08
b. 3/25; 0.12
c. 19/200; 0.19
d. 11/50; 0.22
e. 29/100; 0.29
f. 8/25; 0.32
g. 9/20; 0.45
h. 18/25; 0.72
i. 5/2; 2.50 or 2.5
j. 100/100 or 1/1; 1

9. a. 7/50; 14%
b. 1/4; 25%
c. 3/8; 37.5% or 37 1/2%
d. 23/50; 46%
e. 1/2; 50%
f. 33/50; 66%
g. 7/4; 175%
h. 19/5; 380%
i. 7/8; 87.5% or 87 1/2%
j. 15/8; 187.5% or 187 1/2%

10. a. 7/2
b. 18/4
c. 33/9
d. 76/6
e. 520/39

11. a. 6 1/2

    b. 3 13/20

    c. 2 2/5

    d. 3 1/5

    e. 7

12.

Mixed or Whole Number	Fraction	Decimal	Percent
12 1/2	1/8	0.125 or 0.12 1/2	12 1/2%
25	1/4	0.25	25%
40	2/5	0.40 or 0.4	40%
66 2/3	2/3	0.66 2/3	66 2/3%
80	4/5	0.80 or 0.8	80%

WAGES
UNIT IV

UNIT OBJECTIVE

After completion of this unit, the student should be able to figure wages if paid on an hourly basis or on a commission basis. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Solve problems on wages when given the number of hours worked and rate per hour.
2. Solve problems when employee is paid a base pay plus a commission.

WAGES
UNIT IV

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

   B. Provide student with objective sheet.

   C. Provide student with information and assignment sheets.

   D. Discuss unit and specific objectives.

   E. Discuss information and assignment sheets.

   F. Keep the unit current by giving problems in line with the present minimum wage and/or average student wages.

   G. Have a "spelling bee" except use math problems. Let the students practice doing simple math in their heads.

   H. Have some competition to develop speed with math problems.

   I. Give test.

   J. Reteach if necessary.

   K. Test again until minimum standard is reached.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment sheets

      1. Assignment Sheet #1--Hourly Pay

      2. Assignment Sheet #2--Hourly Wages Involving Overtime

      3. Assignment Sheet #3--Rate of Commission

   D. Answers to assignment sheets

   E. Test

   F. Answers to test

III. Unit references:

A. Huffman, Harry; Twiss, Ruth M.; and Whale, Leslie J. *Mathematics for Business Occupations.* New York: McGraw-Hill Book Company, 1968.

B. Brown, Kenneth E.; Sander, Daniel W.; and Simon, Leonard. *General Mathematics: Book I.* Dallas, Texas: Laidlaw Brothers, 1964.

C. Lennes, N. J., and Traver, L. R. *Lennes Essentials of Arithmetic.* Dallas, Texas: Laidlaw Brothers, 1964.

D. Kravitz, Wallace W., and Brant, Vincent. *Consumer Related Mathematics.* New York: Holt, Rinehart, and Winston, Inc., 1971.

E. Spann, Margaret. *Vocational Related Math.* rev. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1972.

WAGES
UNIT IV

INFORMATION SHEET

I. Wages from hourly earnings (Assignment Sheets #1 and #2)

  A. Regular hours x base rate = regular pay

  Example: 40 (regular hours) x 2.70 (regular rate) = $108.00 regular pay

  B. Overtime hours x 1 1/2 base rate = overtime pay

  Example: 6 1/2 (overtime hours) x $4.05 (overtime rate) = $26.33 overtime pay

  C. Regular pay + overtime pay = total pay or gross pay

  Example: $108.00 (regular pay) + $26.33 (overtime pay) = $134.33 total pay

II. Earnings on a commission basis (Assignment Sheet #3)

  A. Express the rate of commission as a decimal

  B. Multiply the number of dollars on which the commission is to be paid by the decimal

  C. Add the answer in Step B to the base pay

  Example: A salary of $40.00 per week plus a 7% commission on all sales. Total sales $990. How much is earned altogether?

7% = 7/100 = 0.07
0.07 x $990 = $69.30
$40.00 + $69.30 = $109.30

WAGES
UNIT IV

ASSIGNMENT SHEET #1--HOURLY PAY

1. Paul McKinley has a job washing dishes in a cafe. He works five days per week, eight hours per day. He is paid $1.75 for each hour he works.

   a. How many hours does he work each day? ____________________

   b. How many hours does he work per week? ____________________

   c. How much does he earn each day he works? ____________________

   d. How much is his pay for the week? ____________________

   e. If he only worked four days one week, how much would his pay be for that week? ____________________

2. Wanda works as a janitor in an office building. She works eight hours per day Monday through Friday and four hours on Saturday. She is paid $2.65 for each hour she works.

   a. How many hours does she work per week? ____________________

   b. How much does she get paid for a week? ____________________

   c. Suppose she took a Saturday off one week, what would her pay be for that week? ____________________

ASSIGNMENT SHEET #1

3. Joe Walker has a job working in a supermarket. He works seven hours per day Monday through Friday and five hours on Saturday. He is paid at a rate of $3.40 per hour.

   a. How many hours does he work per week? ____________________

   b. How much would his pay be for one week? ____________________

4. Marianne has a job working in a gas station. She works eight hours a day, six days per week. She is paid $2.65 for each hour she works.

   a. How many hours does she work per day? ____________________

   b. How many hours does she work each week? ____________________

   c. How much does she earn per day? ____________________

   d. How much are her weekly wages? ____________________

5. Jimmie Thrash works for a nursery. He works five days per week, eight hours per day. He is paid at the rate of $2.65 for each hour he works.

   a. How many hours does he work each day? ____________________

   b. What is he paid per hour? ____________________

   c. How much does he earn per day? ____________________

   d. How many hours does he work per week? ____________________

   e. How much does he earn per week? ____________________

ASSIGNMENT SHEET #1

6. Figure out the following problems involving hourly wages.

   a. 40 hours @ $1.52 per hour ______________________

   b. 20 hours @ $1.00 per hour ______________________

   c. 48 hours @ $1.50 per hour ______________________

   d. 35 hours @ $1.10 per hour ______________________

   e. 44 hours @ $1.30 per hour ______________________

   f. 40 hours @ $1.15 per hour ______________________

   g. 44 hours @ $1.60 per hour ______________________

   h. 40 hours @ $1.38 per hour ______________________

7. Ann Malloy works in a supermarket. She is paid by the hour at the rate of $3.40 per hour. She works eight hours per day Monday through Friday and four hours on Saturday.

   a. How much does she earn for each eight hour day she works? ________

   b. How many days per week does she work? ______________

   c. How many hours does she work a week? ______________

   d. What are her earnings for the week? ______________

ASSIGNMENT SHEET #1

8. Jack Stapolsky has a job working in a bakery. He is paid by the hour at the rate of $2.65 per hour. He works seven hours per day Monday through Saturday.

   a. How many hours does he work per week? ____________________

   b. How much does he get paid for each day he works? ____________

   c. What are his weekly earnings? ______________________________

9. Compute these wages.

   a. 40 hours @ $2.80 per hour ______________________________

   b. 40 hours @ $3.35 per hour ______________________________

   c. 40 hours @ $1.23 per hour ______________________________

   d. 40 hours @ $2.35 per hour ______________________________

   e. 40 hours @ $3.42 per hour ______________________________

   f. 40 hours @ $3.39 per hour ______________________________

ASSIGNMENT SHEET #1

10. Below is an account of the weekly payroll for a certain company. Find the total number of hours each person worked and the wages for each. Also, find the company's total payroll for the week.

	Name	M.	T.	W.	T.	F.	S.	Hr.	Rate	Wages
a.	Geraldine Jones	7	6	6	6	6½	7½		$1.50	
b.	Francis Hendrix	4½	5½	6½	5	6	6		$2.00	
c.	Vicki Patton	5	5	6	6	7	7¼		$3.60	
d.	Selbert Norberry	4	5	5	6	6	6⅛		$2.00	
e.	Nancy Breckenridge	5	5	6	6	6	6		$3.45	
f.	Harold Yoakum	5	5	5	5	5	5		$3.50	
g.	Greg Pierce	6	6	7	7	7½	5		$1.40	
h.	Marvin Lindsey	5	5	5	6	6	6		$2.30	
i.	Sue Houghton	6	7½	7¼	7¼	0	0		$3.75	
j.	Ann Ford	7	7	6	6	5	4		$1.80	
k.									Total =	

11. The following students are in a cooperative vocational education program. What pay did each student receive for the week?

a. Tom Hall--10 hours at $2.65 per hour ______________

b. Frank Nelson--15 hours at $3.40 per hour ______________

c. Wesley Allford--20 hours at $2.65 per hour ______________

d. Rosie Tuttle--27 hours at $1.75 per hour ______________

12. Ms. Smith is a photographer. For each class photograph she takes she is paid $8.25. For each individual photograph she is paid $0.55. Last week, Ms. Smith took 15 class photographs and 221 individual student photographs. How much did she earn last week?

WAGES
UNIT IV

ASSIGNMENT SHEET #2--HOURLY WAGES INVOLVING OVERTIME

Complete the following payroll table. Overtime (over 40 hours) is figured at 1 1/2 times the regular hourly wage.

	Number of Hours	Rate per Hour	Rate for Overtime	Regular Wages	Overtime Wages	Total Pay
1.	50	$ 1.50				
2.	48	2.00				
3.	54	.80				
4.	44	8.00				
5.	50	6.00				
6.	60	3.00				
7.	51	5.00				
8.	58	2.75				
9.	54	6.50				
10.	60	10.00				
11.	75	20.00				
12.	52	1.00				
13.	34	1.25				
14.	48	1.40				
15.	60	2.10				

WAGES
UNIT IV

ASSIGNMENT SHEET #3--RATE OF COMMISSION

Complete the following table.

	Weekly Base Pay	Week's Sales	Rate of Commission on Sales	Total Pay
1.	$ 75.00	$ 950.00	3%	
2.	50.00	1800.00	10%	
3.	100.00	1200.00	30%	
4.	160.00	850.00	8%	
5.	120.00	800.00	12%	
6.	75.00	1000.00	5%	
7.	120.00	800.00	6%	
8.	60.00	750.00	15%	
9.	65.00	1000.00	8%	
10.	45.00	4500.00	5%	
11.	80.00	900.00	20%	
12.	95.00	2450.00	12%	
13.	100.00	430.00	25%	
14.	55.00	1500.00	15%	
15.	80.00	3000.00	5%	

WAGES
UNIT IV

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. a. 8 hours
   b. 40 hours
   c. $14.00
   d. $70.00
   e. $56.00
2. a. 44 hours
   b. $116.60
   c. $106.00
3. a. 40 hours
   b. $136.00
4. a. 8 hours
   b. 48 hours
   c. $21.20
   d. $127.20
5. a. 8 hours
   b. $2.65
   c. $21.20
   d. 40 hours
   e. $106.00
6. a. $60.80
   b. $20.00
   c. $72.00

d. $38.50

e. $57.20

f. $46.00

g. $70.40

h. $55.20

7. a. 27.20

b. 5 1/2 or 6 days

c. 44 hours

d. $149.60

8. a. 42 hours

b. $18.55

c. $111.30

9. a. $112.00

b. $134.00

c. $49.20

d. $94.00

e. $136.80

f. $135.60

10.

	Hours	Wages
a.	39	$ 58.50
b.	33 1/2	67.00
c.	36 1/4	130.50
d.	32 1/2	65.00
e.	34	117.30
f.	30	105.00

	Hours		Wages
g.	38 1/2		$ 53.90
h.	33		75.90
i.	28		105.00
j.	35		63.00
k.		Total	$ 841.10

11. a. $26.50

b. $51.00

c. $53.00

d. $47.25

12. $245.30

Assignment Sheet #2

1.	$ 2.25	$ 60.00	$ 22.50	$ 82.50
2.	3.00	80.00	24.00	104.00
3.	1.20	32.00	16.80	48.80
4.	12.00	320.00	48.00	368.00
5.	9.00	240.00	90.00	330.00
6.	4.50	120.00	90.00	210.00
7.	7.50	200.00	82.50	282.50
8.	4.13	110.00	74.34	184.34
9.	9.75	260.00	136.50	396.50
10.	15.00	400.00	300.00	700.00
11.	30.00	800.00	1050.00	1850.00
12.	1.50	40.00	18.00	58.00
13.	1.88	42.50		42.50
14.	2.10	56.00	16.80	72.80
15.	3.15	84.00	63.00	147.00

Assignment Sheet #3

1.	$103.50
2.	$230.00
3.	$460.00
4.	$228.00
5.	$216.00
6.	$125.00
7.	$168.00
8.	$172.50
9.	$145.00
10.	$270.00
11.	$260.00
12.	$389.00
13.	$207.50
14.	$280.00
15.	$230.00

WAGES
UNIT IV

TEST

NAME ______________________________ SCORE ______________

1. Solve the following problems on wages. Overtime is 1 1/2 times the regular wage for all hours over 40.

	Number of Hours	Rate per Hour	Rate for Overtime	Regular Wages	Overtime Wages	Total Pay
a.	15	$ 1.60				
b.	12	1.25				
c.	17	3.90				
d.	22	2.50				
e.	8	1.65				
f.	60	1.60				
g.	54	2.70				

2. Solve the following problems for each employee listed in the following table.

	Employee	Weekly Base Salary	Week's Sales	Rate of Commission	Total Pay
a.	S. B. Jones	$ 30.00	$ 500.00	2%	
b.	B. R. Smith	48.00	2000.00	3%	
c.	R. C. Johnson	50.00	250.00	4%	
d.	F. W. Nelson	30.00	6000.00	5%	
e.	S. J. Adams	60.00	1060.00	6%	
f.	K. S. Thomas	45.00	990.00	3 1/2%	

WAGES
UNIT IV

ANSWERS TO TEST

1.

	Rate for Overtime	Regular Wages	Overtime Wages	Total Pay
a.	$ 2.40	$ 24.00		$ 24.00
b.	1.88	15.00		15.00
c.	5.85	66.30		66.30
d.	3.75	55.00		55.00
e.	2.48	13.20		13.20
f.	2.40	64.00	$ 48.00	112.00
g.	4.05	108.00	56.70	164.70

2.
a. $40.00

b. $108.00

c. $60.00

d. $330.00

e. $123.60

f. $79.65

USING WRITTEN RESOURCES
UNIT V

UNIT OBJECTIVE

After completion of this unit, the student should be able to find a book in the library and use a dictionary to find information. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with finding a book in the library to the correct definitions.
2. Arrange in order the steps for finding a book in the library.
3. Match terms associated with using a dictionary to the correct definitions.
4. List information which may be found in a dictionary.
5. Demonstrate the ability to:
   a. Find a book in the library.
   b. Find information in a dictionary.

USING WRITTEN RESOURCES
UNIT V

SUGGESTED ACTIVITIES

I. Suggested activities for teacher-coordinator:

   A. Give pretest using objective sheet.

      (NOTE: Every student may not need this unit, so pretesting is very important.)

   B. Provide objective, information, and assignment sheets.

   C. Discuss unit and specific objectives, information sheet, and assignment sheets.

   D. Make transparencies.

   E. Provide dictionaries for students to complete Assignment Sheet #2.

   F. Make arrangements for the students to check out material from the library. Perhaps the librarian could explain library procedures to the class.

   G. Give test.

   H. Reteach if necessary.

   I. Test again until minimum standard is reached.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Transparency masters

      1. TM 1--Types of Cards in the Card Catalog

      2. TM 2--Types of Cards in the Card Catalog (continued)

   D. Assignment sheets

      1. Assignment Sheet #1--Finding a Book in the Library

      2. Assignment Sheet #2--Finding Information in a Dictionary

   E. Answers to assignment sheets

   F. Test

   G. Answers to test

III. Unit references:

A. Spann, Margaret. *Vocational Related Math.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1972.

B. Amos, Joe. *Distributive Education I: Course of Study.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1973.

USING WRITTEN RESOURCES
UNIT V

INFORMATION SHEET

I. Terms and definitions associated with finding a book in the library (Assignment Sheet #1)

A. Dewey decimal classification system--Way of categorizing books on shelves by using a three-digit number

(NOTE: This is a nationally known classification system that can be found in most public and school libraries.)

Example:	000-099	Generalities (encyclopedias, newspapers, and magazines)
	100-199	Philosophy and psychology
	200-299	Religion
	300-399	Social sciences (sociology, economics, law, education)
	400-499	Language (dictionaries in all languages)
	500-599	Pure sciences (mathematics, astronomy, physics, chemistry)
	600-699	Technology (engineering, agriculture, business)
	700-799	The arts (architecture, sculpture, painting, music)
	800-899	Literature (poetry, drama, essays)
	900-999	History and geography

(NOTE: Biographies are usually grouped separately and arranged alphabetically by the last name of the person about whom the book is written; fiction is usually grouped separately and arranged alphabetically by the author's name. The Dewey decimal classification system will usually be displayed in the library. However, if you have difficulty locating a book, do not hesitate to ask the librarian for assistance.)

B. Card catalog--Drawers filled with cards containing information to find each book in the library by author, title, or subject matter

C. Call number--Group of numbers and letters assigned to a book by which it can be classified and easily found

II. Steps for finding a book in the library (Assignment Sheet #1)

A. Look in the card catalog under the author's name, title of book, or subject heading (Transparencies 1 and 2)

(NOTE: When looking for a book by title, disregard the articles, such as *a* and *the*, which may be at the front of the title.)

INFORMATION SHEET

B. Find the call number in the upper left corner of the card (Transparencies 1 and 2)

C. Locate the shelf with the books containing the call number desired

Example: 385.1 to 388.1

D. Find the book by looking in numerical order

Example: 386.1 C686s would be shelved before 386.3 C686s

387.2 C686s would be shelved before 387.2 D686s

III. Terms and definitions associated with using a dictionary (Assignment Sheey #2)

A. Guide words--Words at the top of each page which are the first and last words found on that page

B. Syllable--One or more letters containing a vowel or vowel sound; used as help in pronouncing a word

Example: ˈsyl-la-ble

C. Accent mark--Mark which shows which syllable should be emphasized in pronunciation

D. Vowels--Letters *a, e, i, o, u*

E. Consonants--All letters of the alphabet except the vowels

F. Prefix--Syllable placed in front of a word to change its meaning

(NOTE: You often have to find the word and its prefix to get the definition.)

Examples: pre-, im-

G. Suffix--Syllable placed at the end of a word to change its meaning

Examples: -tion, ed, -ible, -er

H. Abbreviation--Shortened form of a word

I. Synonym--Word which has the same or nearly the same meaning as another word

Example: Big - large

INFORMATION SHEET

J. Antonym--Word which has the opposite meaning of another word

Example: Big - little

IV. Information found in a dictionary (Assignment Sheet #2)

(NOTE: This list is not meant to be complete. There is much useful information listed for each word and as general knowledge in the front and back of most dictionaries.)

A. Pronunciation

B. Parts of speech

Examples:
adj. - adjective
adv. - adverb
conj. - conjunction
interj. - interjection
n. - noun
pron. - pronoun
vb. or v. - verb
vt. - transitive verb (action verb)
vi. - intransitive verb (does not have an object, such as "be" verbs)

C. Plural

(NOTE: The plural is shown if it is not formed by adding "s" or "es" or by changing the final "y" to "i.")

D. Synonyms

E. Definitions

(NOTE: The most common or preferred definition is given first if there is more than one definition.)

Types of Cards in the Card Catalog

Tittle Card

Call Number →

387.2
C686s

Ships of commerce: liners, tankers, freighters, tugboats, floating grain elevators.
Colby, C. B.
Ships of commerce: Liners, tankers, freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.
I. Title.

Main Entry Card (Filed by Author's Name)

387.2
C686s

Colby, C. B.
Ships of commerce: liners, tankers, freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.
I. Title

Types of Cards in the Card Catalog
(Continued)

Subject Card

OCEAN TRAVEL

387.2 Colby, C. B.
C686s Ships of commerce: liners, tankers,
freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.
I. Title.

Subject Card

TRANSPORTATION

387.2 Colby, C. B.
C686s Ships of commerce: liners, tankers,
freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.
I. Title.

USING WRITTEN RESOURCES
UNIT V

ASSIGNMENT SHEET #1--FINDING A BOOK IN THE LIBRARY

1. Label the following cards as main entry (author), title, or subject.

Basic mathematics review.

513 Gossage, Loyce C.
G677b Basic mathematics review. Cincinnati,
South-Western 1969
vi, 162 p. illus. 27 cm. (Adult and
continuing education series)

1. Mathematics. 2. Arithmetic. I. Briggs,
Milton, jt. au. II. Title.

a. ______________________________

513 Gossage, Loyce C.
G677b Basic mathematics review. Cincinnati,
South-Western 1969
vi, 162 p. illus. 27 cm. (Adult and
continuing education series)

1. Mathematics. 2. Arithmetic. I. Briggs,
Milton, jt. au. II. Title.

b. ______________________________

ASSIGNMENT SHEET #1

651.8 Hanson, Peggy.
H251k Keypunching. Englewood Cliffs, NJ,
Prentice-Hall 1967
x, 148p. illus. 28 cm. (14.020201 Key
punch and coding equipment operators)

1. Electronic data processing. 2. Information
storage and retrieval systems. I. Title.

c. ______________________________

MATHEMATICS

513 Gossage, Loyce C.
G677b Basic mathematics review. Cincinnati,
South-Western 1969
vi, 162 p. illus. 27 cm. (Adult and
continuing education series)

1. Mathematics. 2. Arithmetic. I. Briggs,
Milton, jt. au. II. Title.

d. ______________________________

ASSIGNMENT SHEET #1

2. Use the following card to answer the questions below.

513 Gossage, Loyce C.
G677b Basic mathematics review. Cincinnati, South-Western 1969
vi, 162 p. illus. 27 cm. (Adult and continuing education series)

1. Mathematics. 2. Arithmetic. I. Briggs, Milton, jt. au. II. Title.

a. Who is the author? ______________________________

b. What is the name of the book? ______________________________

c. Where was the book published? ______________________________

d. What is the publishing company? ______________________________

e. When was it published? ______________________________

f. How many pages does the book have? ______________________________

g. Does the book have illustrations? ______________________________

h. What is the call number? ______________________________

i. Under what subject headings is the book filed? ______________________________

____

3. Arrange the following call numbers in the order in which they would appear on the shelf. Place a "1" by the call number appearing first, a "2" by the second call number, and so on.

513 G677b	651.8 H251k	387.2 C686s	387.3 C866s	651.8 J521k
a. ________	b. ________	c. ________	d. ________	e. ________

4. Find three books in the library on your career objective or on another topic recommended by your teacher-coordinator.

USING WRITTEN RESOURCES
UNIT V

ASSIGNMENT SHEET #2--FINDING INFORMATION IN A DICTIONARY

1. Use MUMMER and MUSICIAN for your guide words. Do you think you would find these words on this page? Place a "yes" or "no" in front of the words.

______a. muscular

______b. mumps

______c. multiply

______d. music

______e. mushroom

______f. murder

______g. mumble

______h. muse

______i. mustard

______j. muslin

______k. munch

______l. mum

______m. muff

______n. mural

______o. musician

2. Write the two guide words printed at the top of the dictionary page when you find the following words.

Guide Words

a. Posture ____________ ____________

b. Groove ____________ ____________

c. Insert ____________ ____________

d. Operate ____________ ____________

e. Spool ____________ ____________

ASSIGNMENT SHEET #2

3. Arrange the following words in alphabetical order.

taffeta, acetate, crepe, stitch, hem, bobbin, spool, yard, thread, needle, cloth, yarn, goods, taffy, ace, spook, dread, dead, clothes, iron

____

____

____

____

4. Answer the following questions by using the dictionary.

a. Show the correct pronunciation of "partake." ________________

b. Define "promissory note." __________________________

____

c. How many definitions are there for "bar"? ________________

d. What parts of speech may the word "black" be? ______________

e. What are some synonyms for "gross"?____________________

5. Divide the following words into syllables and mark the accented syllables.

Example: English 'En-glish

a. hammer ________________________________

b. saw __________________________________

c. framing square ____________________________

d. mahogany _______________________________

e. nylon _________________________________

6. Write the plural of the following words.

a. electrode _______________________________

b. acetylene _______________________________

c. slag __________________________________

d. pliers _________________________________

e. torch _________________________________

ASSIGNMENT SHEET #2

7. Circle the correct spelling in each pair of words.

a.	Dictionery	Dictionary
b.	License	Licence
c.	Idenify	Identify
d.	Pivot	Pivet
e.	Parallel	Parrellel
f.	Pisten	Piston
g.	Intake	Entake
h.	Carbarator	Carburetor

8. Find the underlined word in the dictionary and write the definition that best matches the sentence.

a. Too much heat from gas welding can warp metal.

____

____

b. Heat will expand metal, and cold will shrink it.

____

____

c. Aluminum is a malleable metal.

____

____

d. Tin is an inexpensive metal.

____

____

e. Some wool suits will wrinkle easily.

____

____

f. The tailoring of that suit is excellent.

____

ASSIGNMENT SHEET #2

9. Each lettered word has a synonym in the list of words on the right. Match each word with its synonym by writing the correct numbers in the blanks.

______a. City
______b. Healthy
______c. Pretty
______d. Ill
______e. Correct
______f. Blossom
______g. Weak
______h. Seize
______i. Hop
______j. Tiny
______k. Begin
______l. Moist
______m. Center
______n. Difficult
______o. Gift
______p. Foe
______q. Sum
______r. Slice
______s. Work
______t. Shiny

1. Beautiful
2. Bloom
3. Bright
4. Cut
5. Enemy
6. Feeble
7. Hard
8. Jump
9. Labor
10. Middle
11. Present
12. Right
13. Sick
14. Small
15. Start
16. Take
17. Total
18. Town
19. Well
20. Wet

10. Circle a word on each line that is a synonym of the first word given.

a.	Dishonest	Sincere	Cheating	Truthful
b.	Juvenile	Mature	Aged	Young
c.	False	Right	Correct	Incorrect
d.	Timid	Bashful	Strong	Angry

ASSIGNMENT SHEET #2

e.	Destroy	Build	Wreck	Erect
f.	Lonesome	Alive	Free	Lonely
g.	Listen	Ignore	Hear	Concentrate
h.	Morality	Virtue	Evil	Sullen
i.	Honor	Disrespect	Respect	Group
j.	Happiness	Dejection	Pain	Pleasure
k.	Injustice	Fairness	Unfairness	Unbiased
l.	Important	Serious	Useless	Careful

USING WRITTEN RESOURCES
UNIT V

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. a. Title card
   b. Main entry (author) card
   c. Main entry (author) card
   d. Subject card
2. a. Loyce C. Gossage
   b. *Basic Mathematics Review*
   c. Cincinnati
   d. South-Western
   e. 1969
   f. 162 pages
   g. Yes
   h. 513
   G677b
   i. Mathematics and arithmetic
3. a. 3
   b. 4
   c. 1
   d. 2
   e. 5
4. Evaluated to the satisfaction of your teacher-coordinator

Assignment Sheet #2

1. a. Yes
   b. Yes
   c. No
   d. Yes
   e. Yes
   f. Yes
   g. No
   h. Yes
   i. No
   j. No
   k. Yes
   l. No
   m. No
   n. Yes
   o. Yes

2. Answers will vary with dictionary used

3. Ace, acetate, bobbin, cloth, clothes, crepe, dead, dread, goods, hem, iron, needle, spook, spool, stitch, taffeta, taffy, thread, yard, yarn

4. a. pär-ˈtāk
   b. Promissory note: A written promise to pay on demand or at a fixed future time a sum of money to a specified person (answers may vary)
   c. 7 (answers may vary)
   d. Noun, adjective
   e. Big, bulky, earthy, carnal, unrefined, obscene, coarse, flagrant, whole, amount (answers may vary)

5. a. ˈham-mer
   b. ˈsaw
   c. ˈfram-ing square
   d. ma-ˈhog-a-ny
   e. ˈny-lon

6. a. electrodes
   b. acetylenes
   c. slag
   d. pliers
   e. torches

7. a. Dictionary
   b. License
   c. Identify
   d. Pivot
   e. Parallel
   f. Piston
   g. Intake
   h. Carburetor

8. a. To turn or twist out of shape
   b. To become smaller
   c. Able to be shaped into a different form or shape
   d. Cheap
   e. To become marked with ridges
   f. Work of a clothing maker

9. a. 18
   b. 19
   c. 1
   d. 13
   e. 12
   f. 2
   g. 6
   h. 16
   i. 8
   j. 14
   k. 15
   l. 20
   m. 10
   n. 7
   o. 11
   p. 5
   q. 17
   r. 4
   s. 9
   t. 3

10. a. Cheating

b. Young

c. Incorrect

d. Bashful

e. Wreck

f. Lonely

g. Hear

h. Virtue

i. Respect

j. Pleasure

k. Unfairness

l. Serious

Co-op - 171-K

USING WRITTEN RESOURCES
UNIT V

TEST

NAME ______________________________ SCORE __________________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Drawers filled with cards containing information to find each book in the library by author, title, or subject matter

_____b. Group of numbers and letters assigned to a book by which it can be classified and easily found

_____c. Way of categorizing books on shelves by using a three-digit number

1. Dewey decimal classification system
2. Card catalog
3. Call number

2. Arrange in order the steps for finding a book in the library by placing a "1" in front of the first step, a "2" in front of the second step, and so on.

_____a. Locate the shelf with the books containing the call number desired

_____b. Find the call number in the upper left corner of the card

_____c. Look in the card catalog under the author's name, title of book, or subject heading

_____d. Find the book by looking in numerical order

3. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. All letters of the alphabet except the vowels

_____b. Syllable placed in front of a word to change its meaning

_____c. Letters *a, e, i, o, u*

_____d. Syllable placed at the end of a word to change its meaning

1. Suffix
2. Consonants
3. Prefix
4. Vowels

______e. Mark which shows which syllable should be emphasized in pronunciation

______f. Shortened form of a word

______g. One or more letters containing a vowel or vowel sound; used as help in pronouncing a word

______h. Word which has the same or nearly the same meaning as another word

______i. Words at the top of each page which are the first and last words found on that page

______j. Word which has the opposite meaning of another word

5. Syllable
6. Accent mark
7. Guide words
8. Abbreviation
9. Synonym
10. Antonym

4. List information which may be found in a dictionary.

a. ____

b. ____

c. ____

d. ____

e. ____

5. Demonstrate the ability to:

a. Find a book in the library.

b. Find information in a dictionary.

(NOTE: If the above activities have not been accomplished prior to the test, ask your teacher-coordinator when they should be completed.)

USING WRITTEN RESOURCES
UNIT V

ANSWERS TO TEST

1. a. 2
   b. 3
   c. 1
2. a. 3
   b. 2
   c. 1
   d. 4
3. a. 2
   b. 3
   c. 4
   d. 1
   e. 6
   f. 8
   g. 5
   h. 9
   i. 7
   j. 10
4. a. Pronunciation
   b. Parts of speech
   c. Plural
   d. Synonyms
   e. Definitions
5. Performance skills evaluated to the satisfaction of the teacher-coordinator